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SEVENTEENTH
ANNUAL REPORT
OF THE
STATE
BANK COMMISSIONER
OF COLORADO
1923



Colorado State Bank Commission



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Seventeenth Annual Report
OF THE
State Bank Commissioner
of Colorado

From January 1, 1923 to December 31, 1923



TO THE GOVERNOR

BY GRANT McFERSON
State Bank Commissioner

DENVER, COLORADO
EAMES BROTHERS, PRINTERS
1924

Mass Bank Commissioner
G

Official Roster

STATE BANK COMMISSION 1923

GRANT McFERNON, *State Bank Commissioner*

AXEL B. OLSON, *Chief Deputy State Bank Commissioner*

MABEL T. PRATT, *Secretary*

DEPUTY STATE BANK COMMISSIONERS

SIDNEY W. CLARK

MORTIMER M. EWING

JOHN JEPSON

WALTER J. NELSON

GERTRUDE SCHOTT, *Stenographer*

CAROLINE CECCHINI, *Clerk*

OFFICES

Rooms 120-125 State Office Building

Telephone Main 5480, Branch 58

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Letter of Transmittal

January 1, 1924.

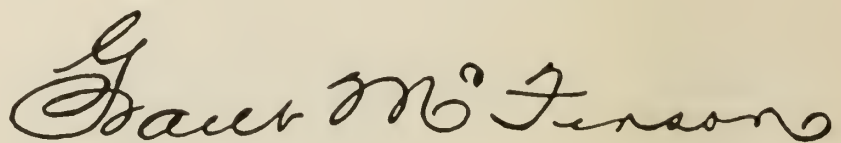
To His Excellency,

WILLIAM E. SWEET,

Governor of Colorado.

Sir: There is herewith submitted as required under Section 68, Chapter 44, Session Laws of Colorado, 1913; the report of your State Bank Commissioner, setting forth general statements relative to financial condition of state and private banks and trust companies, under supervision of this Department.

Respectfully submitted,

A handwritten signature in cursive script, reading "Gaur M. Jensen". The signature is written in dark ink and is positioned above the printed name of the State Bank Commissioner.

State Bank Commissioner.

SUMMARY OF STATISTICS

1923

PRIVATE BANKS INCORPORATED

227—The North Denver Bank, Denver, Colorado, February 10, 1923.

VOLUNTARY LIQUIDATIONS

251—Pierce Exchange Bank, Pierce, Colorado, liquidated February 21, 1923.

PURCHASED OR MERGER

373—The Sedalia State Bank, Sedalia, Colorado, merged with the Littleton National Bank, Littleton, Colorado, February 14, 1923.

399—The Bankers Trust Company, Denver, Colorado, merged with the United States National Bank, Denver, Colorado, July 14, 1923.

CERTIFICATE OF AUTHORITY ISSUED

414—Douglas County Bank, Parker, Colorado, April 10, 1923.

NATIONALIZED

352—The Arkansas Valley Bank, Florence, Colorado.

ABSTRACT OF ALL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER **RESOURCES**

	Dec. 29, 1922	June 30, 1923	Sept. 14, 1923
	TOTAL	TOTAL	TOTAL
Loans and Discounts (Unsecured).....	\$ 20,753,945.25	\$ 21,585,345.50	\$ 21,021,154.43
Loans and Discounts (Secured by Collateral).....	33,819,764.48	34,795,844.58	31,289,826.79
Loans on Real Estate.....	8,427,402.55	9,050,580.54	8,244,543.59
Overdrafts (Secured and Unsecured).....	139,994.35	163,466.93	164,003.59
United States Bonds.....	12,153,926.41	12,989,504.90	9,775,030.78
Bonds to Secure Postal Savings.....	149,920.00	162,684.47	152,133.31
Other Bonds and Securities.....	14,169,959.36	13,490,409.23	10,690,499.21
Premium on Bonds.....	19,244.15	14,930.42	6,870.05
Furniture and Fixtures.....	1,152,867.03	1,146,707.89	1,044,745.27
Banking House.....	1,875,839.67	1,869,499.68	1,753,032.56
Other Real Estate.....	700,750.04	888,724.29	942,650.11
Due from Banks (not Reserve Banks).....	529,894.89	438,596.62	392,645.37
Cash Items (not including Checks on Other Banks).....	255,230.95	211,439.05	136,318.75
Due from Reserve Banks.....	15,324,859.31	13,382,662.77	13,234,722.32
Checks on Other Banks.....	856,516.78	1,172,457.70	829,909.74
Currency.....	2,566,749.00	2,147,957.74	2,550,580.00
Gold.....	574,302.00	597,227.50	554,174.50
Silver and Fractional Coin.....	458,334.67	416,595.22	443,018.90
Expense Account.....	89,939.38	12,917.58	1,247.53
Other Resources.....	672,649.62	564,505.34	441,935.91
Totals.....	\$114,692,089.89	\$115,102,057.95	\$103,669,042.71*
Capital Stock.....	\$ 9,376,500.00	\$ 9,141,500.00	\$ 7,796,500.00
Surplus Fund.....	4,241,683.78	4,175,347.53	3,823,837.04
Undivided Profits (Net).....	1,681,455.14	1,414,757.84	1,358,818.71
Bills Payable.....	1,454,675.31	2,731,595.17	2,847,946.72
Notes Rediscounted.....	168,393.85	269,948.67	281,439.74
Savings Accounts.....	35,459,976.78	37,597,468.26	31,759,230.81
Postal Savings Accounts.....	46,322.60	59,095.42	99,560.39
Trust Funds.....	1,565,403.38	1,089,731.67	991,156.11
Dividends Unpaid.....	2,074.53	57,017.00	96.00
Individual Deposits.....	45,855,979.76	42,424,903.01	40,678,404.77
Due to Banks (not Reserve Banks).....	1,563,299.74	1,535,737.73	1,009,783.24
Due to Reserve Banks.....	854,359.33	90,820.43	90,627.75
Demand Certificates of Deposit.....	1,638,223.08	1,573,466.28	1,662,458.17
Time Certificates of Deposit.....	8,398,651.90	10,749,140.42	9,435,081.11
Certified Checks.....	211,979.86	251,947.86	173,071.56
Cashier's Checks.....	1,311,888.42	1,185,788.98	925,558.36
Reserved for Interest.....	185,455.42	125,337.89	193,326.42
Reserved for Taxes.....	220,493.40	234,483.42	167,552.43
Other Liabilities.....	455,273.61	393,970.37	374,593.38
Totals.....	\$114,692,089.89	\$115,102,057.95	\$103,669,042.71*
Reserve.....		22.34%	25%
Average Reserve.....	21.57%	22.97%	

(Chartered May 20th, 1918)

No. 348

THE AGATE STATE BANK, AGATE

(Elbert County)

OFFICERS FOR 1923

Alfred A. Storey, President; Henry J. Gebhard, Vice-President;
C. E. Storey, Cashier.

DIRECTORS FOR 1923

Alfred A. Storey, C. E. Storey, Henry J. Gebhard.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,772.25	\$ 25,558.50	\$ 27,352.99
Loans and Discounts (Sec. by Col.)	25,069.66	29,043.96	31,564.61
Loans on Real Estate.....	1,150.00	1,150.00	.....
Overdrafts (Sec. and Unsec.).....	511.06	483.87	817.58
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	39.00	69.00	371.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,853.58	2,853.58	2,853.58
Banking House.....	2,714.00	2,714.00	2,714.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	256.29	.....
Cash Items.....	326.67	.....	327.95
Due from Reserve Banks.....	8,765.21	16,272.62	4,904.14
Checks on Other Banks.....	.....	.....	.....
Currency	829.00	1,098.00	1,050.00
Gold	145.00	145.00	145.00
Silver and Fractional Coin.....	390.79	349.38	543.26
Expense Account.....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 56,566.22	\$ 79,994.20	\$ 72,644.61

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	1,456.60	1,293.17	1,855.29
Bills Payable.....	.....	7,000.00	5,525.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	2,181.91	2,567.77	5,956.20
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	32,217.24	42,292.20	33,556.67
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	7,942.00	13,109.91	11,689.42
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	268.47	1,231.15	1,562.03
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 56,566.22	\$ 79,994.20	\$ 72,644.61

(Chartered December 28th, 1910)

No. 208

FIRST STATE BANK OF AGUILAR, AGUILAR

(Las Animas County)

OFFICERS FOR 1923

A. I. Lindsey, President; Joe Machetta, Vice-President; J. L. Willis, Cashier.

DIRECTORS FOR 1923

W. T. Emberton, Joe Machetta, S. C. Clark, Arthur Johnson, A. I. Lindsey.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	82,090.82	\$ 64,858.85	\$ 31,554.37
Loans and Discounts (Sec. by Col.)	75,310.56	70,259.71	72,713.98
Loans on Real Estate.....	44,175.32	42,522.23	66,458.40
Overdrafts (Sec. and Unsec.).....	631.14	258.84	94.32
United States Bonds.....	13,450.00	3,950.00	3,950.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,215.00	8,243.52	10,036.89
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,803.86	4,055.16	4,055.16
Banking House	17,337.27	17,548.87	17,548.87
Other Real Estate.....	2,537.60	2,792.17	6,537.60
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	626.11	240.06	78.25
Due from Reserve Banks.....	30,581.18	20,627.13	20,948.56
Checks on Other Banks.....	.....	.....	570.00
Currency	12,233.00	10,787.00	8,614.00
Gold	427.50	565.00	949.00
Silver and Fractional Coin.....	2,371.69	1,107.15	941.11
Expense Account.....	.....	.....	.....
Other Resources.....	.....	9,942.19	11,888.66
Total.....\$	288,791.05	\$ 257,757.88	\$ 256,930.17

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00
Undivided Profits (Net).....	1,175.46	.....	.....
Bills Payable.....	.....	15,000.00	15,000.00
Notes Rediscounted.....	6,965.00	2,080.00	.....
Savings Account.....	22,540.54	26,156.19	25,582.62
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	124,539.15	100,360.20	103,254.52
Due to Banks (not Reserve Banks)	215.51	115.51	115.51
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	80,142.24	67,380.51	65,675.43
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	8,213.15	4,165.47	4,802.09
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total.....\$	288,791.05	\$ 257,757.88	\$ 256,930.17

(Chartered May 15th, 1919)

No. 3

THE BANK OF AKRON, AKRON

(Washington County)

OFFICERS FOR 1923

George Murray, President; George Murray, Owner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	16,847.54	\$ 13,330.00	\$ 18,135.39
Loans and Discounts (Sec. by Col.)	24,802.84	18,409.79	14,150.00
Loans on Real Estate.....	12,142.00	12,874.00	13,874.00
Overdrafts (Sec. and Unsec.).....	151.65	83.68	37.17
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	-----	3,000.00	2,500.00
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	500.00	500.00	500.00
Banking House	-----	-----	-----
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items	-----	-----	-----
Due from Reserve Banks.....	24,332.64	14,624.72	13,502.70
Checks on Other Banks.....	-----	212.97	272.61
Currency	7,121.00	7,320.00	6,455.00
Gold	300.00	435.00	435.00
Silver and Fractional Coin.....	879.09	809.37	891.42
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 87,076.76	\$ 71,599.53	\$ 70,753.29
LIABILITIES			
Capital Stock	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	-----	157.50	-----
Bills Payable	-----	-----	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	2,066.53	-----	-----
Individual Deposits	36,268.48	25,200.63	25,471.38
Due to Banks (not Reserve Banks)	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	-----	-----	-----
Time Certificates of Deposit.....	18,726.48	16,241.40	15,203.40
Certified Checks	-----	-----	-----
Cashier's Checks	-----	-----	-----
Reserved for Interest.....	-----	-----	78.51
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	15.27	-----	-----
Total	\$ 87,076.76	\$ 71,599.53	\$ 70,753.29

(Chartered April 3rd, 1915)

No. 286

FIRST STATE BANK OF ALAMOSA, ALAMOSA

(Alamosa County)

OFFICERS FOR 1923

Thomas J. Everitt, President; W. W. Platt, Vice-President; A. J. West, Cashier;
A. J. Maddux, Assistant Cashier.

DIRECTORS FOR 1923

Thomas J. Everitt, O. S. Fountain, W. W. Platt, C. P. Rex,
L. E. Wells, A. J. West.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	34,384.25	\$ 33,397.07	\$ 32,420.39
Loans and Discounts (Sec. by Col.)	33,671.67	51,316.00	60,201.63
Loans on Real Estate.....	9,325.00	6,325.00	6,325.00
Overdrafts (Sec. and Unsec.).....	46.76	193.12	439.34
United States Bonds.....	4,650.00	10,450.00	10,450.00
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	9,378.15	7,950.28	10,169.49
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,250.00	2,250.00	2,250.00
Banking House	3,500.00	5,500.00	6,500.00
Other Real Estate.....	704.76	704.76	704.76
Due from Banks (not Res. Banks)	462.32	411.19	1,705.79
Cash Items	-----	-----	-----
Due from Reserve Banks.....	47,739.72	36,885.30	40,098.65
Checks on Other Banks.....	8,024.66	679.14	1,647.79
Currency	3,966.00	4,694.00	2,531.00
Gold	1,605.00	620.00	790.00
Silver and Fractional Coin.....	1,641.11	2,119.28	2,174.63
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 161,349.40	\$ 163,495.14	\$ 178,408.47
LIABILITIES			
Capital Stock	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	1,831.40	2,033.44	2,503.58
Bills Payable	-----	-----	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	35,890.55	36,994.44	36,057.16
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	81,490.88	72,290.96	93,323.78
Due to Banks (not Reserve Banks)	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	-----	-----	-----
Time Certificates of Deposit.....	14,383.69	17,027.42	18,274.66
Certified Checks	-----	-----	-----
Cashier's Checks	4,752.88	12,148.88	5,249.29
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 161,349.40	\$ 163,495.14	\$ 178,408.47

(Chartered January 26th, 1914)

No. 273

THE BANK OF ALMA, ALMA

(Park County)

DIRECTORS FOR 1923J. Fred Singleton, President; C. F. Singleton, Vice-President;
John C. Singleton, Cashier.**DIRECTORS FOR 1923**

J. Fred Singleton, C. F. Singleton, John C. Singleton.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	6,356.66	\$ 7,230.00	\$ 5,285.00
Loans and Discounts (Sec. by Col.)	7,160.00	6,960.00	11,584.20
Loans on Real Estate.....	12,721.13	15,121.13	11,121.13
Overdrafts (Sec. and Unsec.).....	16.95	.....	251.29
United States Bonds.....	5,417.15	5,264.25	5,264.25
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	36,421.13	28,000.00	28,000.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	825.00	825.00	825.00
Banking House	1,000.00	1,000.00	1,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	1,750.66	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	21,265.09	7,955.97	9,695.99
Checks on Other Banks.....	.....	.....	.....
Currency	3,787.00	1,887.00	1,616.00
Gold	1,150.00	1,155.00	1,140.00
Silver and Fractional Coin.....	339.66	763.60	413.46
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 96,459.77	\$ 77,912.61	\$ 76,196.32
LIABILITIES			
Capital Stock	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	1,389.51	693.36	627.12
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	48,802.60	32,800.31	29,499.64
Due to Banks (not Reserve Banks)	3,734.08	.....	315.03
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	3,853.47	4,825.77	5,902.28
Time Certificates of Deposit.....	13,680.11	14,593.17	14,852.25
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 96,459.77	\$ 77,912.61	\$ 76,196.32

(Chartered April 21st, 1917)

No. 326

AMERICAN STATE BANK OF AMHERST, AMHERST
(Phillips County)

OFFICERS FOR 1923

B. F. Hastings, President; E. C. Shumaker, Vice-President;
A. I. Boehmer, Cashier; Verne O. Genringer, Assistant Cashier.

DIRECTORS FOR 1923

B. F. Hastings, A. E. Hastings, A. F. Bochmer, E. C. Shumaker, E. A. Shurman.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,352.53	\$ 15,726.06	\$ 18,149.58
Loans and Discounts (Sec. by Col.)	19,899.43	20,338.97	21,321.01
Loans on Real Estate.....	800.00	2,336.55	2,611.55
Overdrafts (Sec. and Unsec.).....	267.18	323.21	382.96
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	34.71	34.71	34.71
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	858.00	858.00	858.00
Banking House	4,857.70	4,800.00	4,800.00
Other Real Estate.....	50.00	50.00	50.00
Due from Banks (not Res. Banks)	219.98	94.44	1,220.57
Cash Items	61.73	16.60	.....
Due from Reserve Banks.....	1,101.32	1,058.71	4,393.63
Checks on Other Banks.....	714.74	505.51	848.08
Currency	337.00	325.00	615.00
Gold	197.50	195.00	195.00
Silver and Fractional Coin.....	761.78	278.02	438.94
Expense Account	2,207.20	76.72	.....
Other Resources .....	.....	.....	337.34
Total	\$ 52,720.80	\$ 47,017.50	\$ 56,256.37

LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable	6,000.00	8,000.00	11,550.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	25,081.38	15,556.37	21,363.38
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	9,639.42	11,461.13	10,928.73
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	414.26
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 52,720.80	\$ 47,017.50	\$ 56,256.37

(Chartered March 27th, 1911)

No. 218

THE COMMERCIAL STATE BANK, ANTONITO

(Conejos County)

OFFICERS FOR 1923

John H. Hicks, President; H. R. Roberson, Cashier;
Edward A. Green, Vice-President; John H. Sargent, Vice-President.

DIRECTORS FOR 1923

John H. Hicks, John H. Sargent, Edward A. Green, Lute Riedel,
H. R. Roberson, D. L. Wood.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	107,207.80	\$ 86,645.83	\$ 79,879.36
Loans and Discounts (Sec. by Col.)	93,398.47	113,993.94	121,960.26
Loans on Real Estate.....	22,814.66	23,864.66	30,900.00
Overdrafts (Sec. and Unsec.).....	3,913.65	474.52	794.78
United States Bonds.....	10,000.00	10,050.00	10,350.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	29,104.53	15,209.99	18,780.30
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,000.00	3,000.00	3,000.00
Banking House .....	.....	.....	.....
Other Real Estate.....	5,250.00	19,191.50	19,191.50
Due from Banks (not Res. Banks)	15,596.47	4,959.42	10,115.49
Cash Items .....	.....	443.60	516.67
Due from Reserve Banks.....	45,587.62	35,706.31	20,731.89
Checks on Other Banks.....	535.86	.....	.....
Currency	5,793.00	5,689.00	4,704.00
Gold	2,575.00	2,665.00	2,762.50
Silver and Fractional Coin.....	1,506.64	1,749.72	1,310.52
Expense Account .....	.....	.....	.....
Other Resources	279.48	.....	775.94
Total	\$ 346,563.18	\$ 323,643.49	\$ 325,773.21
LIABILITIES			
Capital Stock	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	17,500.00	7,000.00	7,000.00
Undivided Profits (Net).....	2,860.60	8.44	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	14,065.00	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	198,258.43	174,005.08	184,812.44
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	.....	5,000.00
Time Certificates of Deposit.....	92,204.73	97,981.38	99,046.26
Certified Checks	160.00	4.00	.....
Cashier's Checks	3,079.42	5,579.59	4,914.51
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 346,563.18	\$ 323,643.49	\$ 325,773.21

(Chartered January 22nd, 1919)

No. 360

THE ARAPAHOE STATE BANK, ARAPAHOE
(Cheyenne County)

OFFICERS FOR 1923

C. E. Collins, President; W. W. Howard, Vice-President; C. A. Rheem, Cashier.

DIRECTORS FOR 1923

C. E. Collins, W. W. Howard, L. M. Dickson, C. F. Kibbee, C. A. Rheem.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,799.56	\$ 17,736.82	\$ 19,367.16
Loans and Discounts (Sec. by Col.)	26,879.21	31,331.41	29,496.07
Loans on Real Estate.....	4,149.76	6,221.94	8,777.48
Overdrafts (Sec. and Unsec.).....	138.44	216.47	235.21
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	487.88	285.00	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,430.00	2,160.00	2,160.00
Banking House	3,200.00	3,000.00	3,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Reserve).....	.....	.....	.....
Cash Items	80.65	391.67	683.39
Due from Reserve Banks.....	8,564.01	11,738.24	7,053.67
Checks on Other Banks.....	198.56	589.12	531.44
Currency	1,804.00	1,528.00	2,009.00
Gold	115.00	117.50	122.50
Silver and Fractional Coin.....	388.10	388.78	418.82
Expense Account .....	.....	.....	.....
Other Resources	45.04	.....	.....
Total	\$ 68,280.21	\$ 75,704.95	\$ 73,854.74
LIABILITIES			
Capital Stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	3,150.00	3,300.00	3,300.00
Undivided Profits (Net).....	2,334.35	1,796.11	1,864.47
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	34,036.94	28,247.78	24,553.88
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,000.00	7,072.18	7,072.18
Time Certificates of Deposit.....	8,758.92	20,288.88	22,064.21
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 68,280.21	\$ 75,704.95	\$ 73,854.74

(Chartered March 11th, 1908)

No. 4

THE LINCOLN STATE BANK, ARriba

(Lincoln County)

OFFICERS FOR 1923

Frank Flindt, President; Thos. Lawton, First Vice-President;
 J. C. Budd, Second Vice-President; J. R. Cannon, Cashier;
 Meta C. Flindt, Assistant Cashier; Clyde O. Durrell, Assistant Cashier.

DIRECTORS FOR 1923

J. C. Budd, E. S. Emerson, Thomas Lawton, E. M. Cannon, Frank Flindt,
 S. M. Dumbauld, J. R. Cannon.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	55,014.06	\$ 61,201.16	\$ 58,402.99
Loans and Discounts (Sec. by Col.)	49,948.80	62,956.39	56,790.10
Loans on Real Estate.....	9,363.64	.....	.....
Overdrafts (Sec. and Unsec.).....	264.95	570.81	732.83
United States Bonds.....	3,250.00	3,500.00	3,700.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	209.85	362.11	262.41
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,000.00	3,000.00	3,000.00
Banking House	10,000.00	10,000.00	10,000.00
Other Real Estate.....	7,856.34	9,056.34	16,413.66
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	16,216.30	19,410.40	10,766.04
Checks on Other Banks.....	410.13	91.36	161.89
Currency	4,627.00	3,598.00	3,311.00
Gold	200.00	195.00	185.00
Silver and Fractional Coin.....	1,280.64	814.32	834.59
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	2,412.99
Total	\$ 161,641.71	\$ 174,755.89	\$ 166,973.50
LIABILITIES			
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	7,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	516.02	601.00	.....
Bills Payable	2,743.35	20,916.30	20,992.97
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	425.19	590.31
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	76,537.47	59,368.44	53,695.91
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	44,051.01	54,254.87	54,550.76
Certified Checks	687.99	755.70	1,320.20
Cashier's Checks	4,605.87	5,934.39	3,323.35
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 161,641.71	\$ 174,755.89	\$ 166,973.50

(Chartered July 2nd, 1913)

No. 257

FIRST STATE BANK OF ARVADA, ARVADA
(Jefferson County)

OFFICERS FOR 1923

J. F. White, President; Ernest Apel, Vice-President; M. P. White, Cashier.

DIRECTORS FOR 1923

Ernest Apel, J. T. Kennedy, O. B. Drake, J. H. Schultz, J. F. White.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	58,266.98	\$ 69,043.05	\$ 74,412.11
Loans and Discounts (Sec. by Col.)	40,760.78	42,427.50	43,869.04
Loans on Real Estate.....	32,508.67	34,610.02	34,210.02
Overdrafts (Sec. and Unsec.).....	303.87	168.20	293.53
United States Bonds.....	8,000.00	8,000.00	8,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	392.00	392.00	392.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,138.45	1,081.53	1,081.53
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	2,968.99	.....
Due from Reserve Banks.....	9,076.64	9,474.08	14,064.94
Checks on Other Banks.....	549.50	800.15	100.76
Currency	6,116.00	4,260.00	5,299.00
Gold	935.00	1,075.00	495.00
Silver and Fractional Coin.....	1,608.74	1,057.26	1,716.98
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 159,656.63	\$ 175,357.78	\$ 183,934.91

LIABILITIES			
Capital Stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	4,763.69	2,047.95	.....
Bills Payable .....	.....	7,000.00	2,413.51
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	30,141.05	33,115.00	32,492.53
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	68,234.70	78,107.12	95,372.30
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	31,180.09	30,066.18	26,315.66
Certified Checks .....	.....	.....	.....
Cashier's Checks	337.10	21.53	2,340.91
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 159,656.63	\$ 175,357.78	\$ 183,934.91

(Chartered August 4th, 1908)

No. 7

THE ASPEN STATE BANK, ASPEN

(Pitkin County)

OFFICERS FOR 1923

David R. C. Brown, President; C. E. Doolittle, Vice-President;
L. A. W. Brown, Cashier; Clarence H. Sellers, Assistant Cashier.

DIRECTORS FOR 1923

David R. C. Brown, C. E. Doolittle, Geo. R. Cole, G. B. Brown, L. A. W. Brown.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	83,419.80	\$ 87,367.25	\$ 78,988.40
Loans and Discounts (Sec. by Col.)	94,535.23	103,997.58	92,985.02
Loans on Real Estate.....	59,530.00	53,950.00	63,450.00
Overdrafts (Sec. and Unsec.).....	4,814.03	3,028.71	2,847.75
United States Bonds.....	28,800.00	28,800.00	28,800.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	106,386.85	150,783.84	148,526.02
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,255.00	2,255.00	2,255.00
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,111.65	1,034.79	721.60
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	120,635.56	114,662.32	74,152.85
Checks on Other Banks.....	1,656.55	754.03	1,483.35
Currency	18,050.00	16,010.00	10,154.00
Gold	4,100.00	7,940.00	8,107.50
Silver and Fractional Coin.....	3,180.68	2,033.45	2,160.84
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 528,475.35	\$ 572,616.97	\$ 514,632.33

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	186.28	1,671.25	1,873.94
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	20,690.68	61,668.48	59,192.25
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	287,313.08	295,092.52	255,442.20
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,810.00	7,613.50	7,917.62
Time Certificates of Deposit.....	170,088.25	162,916.23	147,788.31
Certified Checks	37.75	2,387.00	2,076.91
Cashier's Checks	393.61	1,267.99	341.10
Reserved for Interest.....	355.70	.....	.....
Reserved for Taxes.....	1,600.00	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 528,475.35	\$ 572,616.97	\$ 514,632.33

(Chartered October 5th, 1910)

No. 199

STATE BANK OF AUSTIN, AUSTIN

(Delta County)

OFFICERS FOR 1923

J. A. Whiting, President; E. R. Coffey, Vice-President;
Edmund Stabler, Cashier; Edmund Ian Stabler, Assistant Cashier.

DIRECTORS FOR 1923

J. A. Whiting, E. R. Coffey, Edmund Stabler, Edmund Ian Stabler, W. E. Steele.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,921.21	\$ 22,106.31	\$ 25,309.81
Loans and Discounts (Sec. by Col.)	29,378.78	29,038.62	28,641.56
Loans on Real Estate.....	5,032.91	1,565.00	1,565.00
Overdrafts (Sec. and Unsec.).....	117.13	107.47	116.54
United States Bonds.....	3,600.00	3,100.00	3,100.00
Bonds to Secure Postal Savings.....	.....	.....	2,201.86
Other Bonds and Securities.....	2,593.68	1,994.75	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,880.00	1,880.00	1,880.00
Banking House	1,800.00	1,800.00	1,800.00
Other Real Estate.....	269.70	269.70	269.70
Due from Banks (not Res. Banks)	18,030.22	1,852.91	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	28,277.00	8,808.97	14,617.51
Checks on Other Banks.....	201.64	7.24	171.36
Currency	3,551.00	793.00	1,020.00
Gold	155.00	150.00	145.00
Silver and Fractional Coin.....	254.78	271.58	210.61
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 113,063.05	\$ 73,745.55	\$ 81,048.95

LIABILITIES

Capital Stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund	6,000.00	6,000.00	6,000.00
Undivided Profits (Net).....	6,446.47	399.73	304.84
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	79,461.46	47,407.61	54,751.97
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	7,490.63	7,364.69	7,280.61
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,584.49	573.52	711.53
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities	80.00	.....	.....
Total	\$ 113,063.05	\$ 73,745.55	\$ 81,048.95

(Chartered September 8th, 1910)

No. 196

FARMERS AND MERCHANTS BANK, BAYFIELD

(La Plata County)

OFFICERS FOR 1923

R. A. Potter, President; L. E. Jenkins, Vice-President; Roy Potter, Cashier.

DIRECTORS FOR 1923

R. A. Potter, L. E. Jenkins, Roy Potter, Katie E. Potter, Clyde Potter.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	53,134.05	\$	\$
Loans and Discounts (Sec. by Col.)	69,888.35	.....	.....
Loans on Real Estate.....	13,694.73	.....	.....
Overdrafts (Sec. and Unsec.).....	551.82	.....	.....
United States Bonds.....	6,000.00	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	644.91	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,988.05	.....	.....
Banking House	2,850.00	.....	.....
Other Real Estate.....	3,643.00	.....	.....
Due from Banks (not Res. Banks)	360.50	.....	.....
Cash Items	155.80	.....	.....
Due from Reserve Banks.....	8,372.03	.....	.....
Checks on Other Banks.....	.....	.....	.....
Currency	730.00	.....	.....
Gold	20.00	.....	.....
Silver and Fractional Coin.....	1,687.18	.....	.....
Expense Account	1,726.40	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 166,446.82	\$	\$
LIABILITIES			
Capital Stock	15,000.00	\$	\$
Surplus Fund	6,500.00	.....	.....
Undivided Profits (Net).....	.....	.....	.....
Bills Payable	15,000.00	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	1,073.69	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	62,344.76	.....	.....
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	.....	.....
Time Certificates of Deposit.....	55,609.40	.....	.....
Certified Checks	27.82	.....	.....
Cashier's Checks	3,391.15	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 166,446.82	\$	\$

(Chartered February 5th, 1917)

No. 320

THE BENNETT STATE BANK, BENNETT
(Adams County)

OFFICERS FOR 1923

C. R. Campbell, President; A. W. Hamilton, Vice-President;
D. Campbell, Cashier.

DIRECTORS FOR 1923

C. R. Campbell, A. W. Hamilton, D. Campbell.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,622.47	\$ 20,850.00	\$ 25,312.83
Loans and Discounts (Sec. by Col.)	35,323.04	31,498.94	29,500.00
Loans on Real Estate.....	3,175.00	4,625.00	4,625.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,150.00	2,150.00	2,150.00
Banking House	2,200.00	2,200.00	2,200.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	15,442.37	12,201.39	15,539.79
Checks on Other Banks.....	162.26	200.21	82.44
Currency	2,227.00	2,864.00	1,914.00
Gold	795.00	760.00	710.00
Silver and Fractional Coin.....	525.37	690.47	883.34
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 82,622.51	\$ 78,040.01	\$ 82,917.40

LIABILITIES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	1,500.00	2,000.00	2,000.00
Undivided Profits (Net)	2,956.09	371.53	812.11
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	61,984.29	53,991.40	61,030.87
Due to Banks (not Reserve Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit .....	.....	.....	8,074.71
Time Certificates of Deposit.....	5,373.83	10,709.54	.....
Certified Checks .....	.....	.....	.....
Cashier's Checks	787.61	700.42	732.59
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	20.69	267.12	267.12
Other Liabilities .....	.....	.....	.....
Total	\$ 82,622.51	\$ 78,040.01	\$ 82,917.40

(Chartered March 30th, 1918)

No. 343

THE BETHUNE STATE BANK, BETHUNE

(Kit Carson County)

OFFICERS FOR 1923

J. J. Delaney, President; E. M. Delaney, Vice-President; F. H. Faus, Vice-Pres.;
H. K. Clark, Cashier.

DIRECTORS FOR 1923

J. J. Delaney, E. M. Delaney, H. K. Clark.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	10,725.84	\$ 13,282.17	\$ 12,373.60
Loans and Discounts (Sec. by Col.)	19,523.26	23,908.77	24,723.70
Loans on Real Estate.....	2,150.00	1,179.23	1,179.23
Overdrafts (Sec. and Unsec.).....	39.66	486.48	161.84
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	201.78	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,517.19	2,547.97	2,547.97
Banking House	6,488.56	6,488.56	6,488.56
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.40	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	6,893.56	3,476.57	1,573.04
Checks on Other Banks.....	.....	404.08	419.89
Currency	252.00	261.00	481.00
Gold	182.50	180.00	180.00
Silver and Fractional Coin.....	340.66	175.66	175.52
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 49,315.41	\$ 52,390.49	\$ 50,304.35
LIABILITIES			
Capital Stock	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus Fund	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	1,035.71	1,494.21	1,295.42
Bills Payable .....	.....	.....	.....
Notes Rediscounted	1,659.62	10,929.06	8,797.93
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	13,724.34	8,181.04	9,021.28
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	9,202.88	7,500.00	7,500.00
Time Certificates of Deposit.....	1,918.00	4,004.33	2,849.08
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,774.86	281.85	840.64
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 49,315.41	\$ 52,390.49	\$ 50,304.35

(Chartered May 11th, 1909)

No. 148

THE BLANCA STATE BANK, BLANCA
(Costilla County)

OFFICERS FOR 1923

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier.

DIRECTORS FOR 1923

W. G. Bean, A. M. Weaver, J. M. Pinney, F. E. Grimwood, Hannah M. Bean.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,419.30	\$ 18,449.07	\$ 19,766.55
Loans and Discounts (Sec. by Col.)	34,945.95	45,970.77	43,271.57
Loans on Real Estate.....	1,100.00	1,965.00	2,565.00
Overdrafts (Sec. and Unsec.).....	225.88	720.01	247.62
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	245.69	624.19	327.69
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,578.60	1,578.60	1,578.60
Banking House	1,350.00	1,350.00	1,350.00
Other Real Estate.....	.....	550.00	550.00
Due from Banks (not Res. Banks) .....	.....	151.00	.....
Cash Items .....	.....	79.15	115.95
Due from Reserve Banks.....	8,938.10	12,628.15	10,389.04
Checks on Other Banks.....	45.13	26.72	5.00
Currency	2,137.00	1,956.00	1,792.00
Gold .....	.....	30 00	20.00
Silver and Fractional Coin.....	306.46	108.06	623.57
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 70,292.11	\$ 86,186.72	\$ 82,602.59

LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	4,500.00	4,500.00	4,500.00
Undivided Profits (Net).....	1,319.10	2,281.71	2,218.06
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	6,000.00	6,000.00
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	40,142.92	56,491.59	51,649.24
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	5,310.39	1,913.42	2,435.29
Certified Checks	1,519.70	.....	.....
Cashier's Checks .....	.....	.....	800.00
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 70,292.11	\$ 86,186.72	\$ 82,602.59

(Chartered June 12th, 1918)

No. 350

CITIZENS STATE & SAVINGS BANK, BOONE

(Pueblo County)

OFFICERS FOR 1923

W. L. Russell, President; Frederick W. Haver, Vice-President;
E. L. Brown, Cashier.

DIRECTORS FOR 1923

W. L. Russell, Frederick W. Haver, E. L. Brown.

RESOURCES	Dec 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	11,298.38	\$ 11,444.09	\$ 13,242.56
Loans and Discounts (Sec. by Col.)	34,049.12	38,236.30	38,238.55
Loans on Real Estate.....	3,441.43	1,789.47	1,689.47
Overdrafts (Sec. and Unsec.).....	306.75	235.94	588.20
United States Bonds.....	3,550.00	3,100.00	3,100.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,250.00	2,250.00	2,250.00
Banking House	4,000.00	4,000.00	4,000.00
Other Real Estate.....	.....	1,751.96	1,751.96
Due from Banks (not Res. Banks)	25.00	.....	.....
Cash Items .....	.....	97.79	10.00
Due from Reserve Banks.....	2,882.31	5,529.53	2,218.00
Checks on Other Banks.....	302.98	333.93	108.01
Currency	2,804.00	2,996.00	3,466.00
Gold	80.00	110.00	120.00
Silver and Fractional Coin.....	1,686.74	1,483.83	1,822.85
Expense Account .....	.....	.....	.....
Other Resources	17.25	37.50	1,185.04
Total	\$ 66,693.96	\$ 73,396.34	\$ 73,790.64
LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	.....	.....	.....
Undivided Profits (Net).....	118.45	143.93	.....
Bills Payable	8,250.00	9,500.00	10,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	12,463.80	12,808.99	13,955.41
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	34,821.26	26,161.23	23,860.53
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	651.79	14,711.77	15,823.10
Certified Checks .....	.....	.....	.....
Cashier's Checks	388.66	.....	151.60
Reserved for Interest.....	.....	70.42	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 66,693.96	\$ 73,396.34	\$ 73,790.64

(Chartered February 17th, 1908)

No. 9

THE MERCANTILE BANK & TRUST COMPANY, BOULDER

(Boulder County)

OFFICERS FOR 1923

W. L. Armstrong, President; Chas. L. Parsons, Vice-President;
R. W. Joslyn, Secy.; J. Perry Reynolds, Assistant Secy.

DIRECTORS FOR 1923

C. Flint Smith, W. L. Armstrong, Ira M. DeLong, Chas. L. Parsons, M. C. Goss,
A. W. Anderson, A. E. Collins, R. W. Joslyn, J. W. Valentine.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	335,914.63	\$ 354,024.23	\$ 312,734.15
Loans and Discounts (Sec. by Col.)	347,588.78	361,716.95	380,554.37
Loans on Real Estate.....	118,107.01	107,172.39	109,028.82
Overdrafts (Sec. and Unsec.).....	669.32	955.41	830.75
United States Bonds.....	61,200.00	61,600.00	61,950.00
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	8,376.68	45,895.63	42,467.76
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	7,228.83	7,279.31	7,279.31
Banking House	45,000.00	45,000.00	45,000.00
Other Real Estate.....	9,955.08	16,054.55	24,361.48
Due from Banks (not Res. Banks)	72.90	-----	-----
Cash Items	534.07	150.36	2,350.82
Due from Reserve Banks.....	80,625.89	77,104.42	104,301.81
Checks on Other Banks.....	5,631.75	20,122.63	5,313.35
Currency	38,144.00	27,461.00	28,572.00
Gold	717.50	1,042.50	640.00
Silver and Fractional Coin.....	5,034.38	5,331.44	9,234.83
Expense Account	-----	-----	-----
Other Resources	-----	14.39	8.00
Total	\$ 1,064,800.82	\$ 1,130,925.21	\$ 1,134,627.45

LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	25,357.84	17,000.00	17,251.15
Bills Payable	-----	-----	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	387,279.68	412,651.85	400,317.90
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	3,126.62	1,003.72	487.09
Dividends Unpaid	-----	-----	-----
Individual Deposits	429,080.22	436,801.19	475,834.56
Due to Banks (not Res. Banks).....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	22,500.00	63,000.00	47,500.00
Time Certificates of Deposit.....	80,706.72	90,942.27	88,112.67
Certified Checks	1,562.26	3,081.00	75.00
Cashier's Checks	15,187.48	6,445.18	5,049.08
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 1,064,800.82	\$ 1,130,925.21	\$ 1,134,627.45

(Chartered September 9th, 1918)

No. 354

FARMERS STATE BANK OF BOVINA, BOVINA

(Lincoln County)

OFFICERS FOR 1923

J. C. Anderson, President; J. A. Monroe, Vice-President; S. R. Neal, Cashier

DIRECTORS FOR 1923

R. R. Filkins, Art. F. Shultz, R. H. Mitchell, J. C. Anderson, J. A. Monroe.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	8,632.40	\$ 6,766.71	\$ 12,102.53
Loans and Discounts (Sec. by Col.)	31,182.88	32,591.83	38,534.78
Loans on Real Estate.....	15,109.76	16,878.10	7,235.76
Overdrafts (Sec. and Unsec.).....	87.60	388.98	41.43
United States Bonds.....	100.00	100.00	100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	55.00	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,389.97	2,389.97	2,389.97
Banking House	4,268.55	4,268.55	4,268.55
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	7,499.51	2,374.42	.....
Checks on Other Banks.....	.....	.....	301.49
Currency	3,201.00	1,290.00	431.00
Gold	10.00	10.00	10.00
Silver and Fractional Coin.....	306.78	264.99	240.89
Expense Account .....	.....	.....	.....
Other Resources	94.50	204.00	811.67
Total	\$ 72,937.95	\$ 67,527.55	\$ 66,468.07
LIABILITIES			
Capital Stock	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	.....	.....	.....
Undivided Profits (Net).....	486.53	121.96	.....
Bills Payable	11,659.78	9,952.10	9,620.40
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	11,160.02	8,695.72	5,366.40
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	3,550.30
Demand Certificates of Deposit.....	.....	.....	32,440.65
Time Certificates of Deposit.....	32,677.70	32,972.15	.....
Certified Checks .....	.....	.....	490.32
Cashier's Checks	1,953.92	785.62	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 72,937.95	\$ 67,527.55	\$ 66,468.07

(Chartered April 2nd, 1910)

No. 187

FIRST STATE BANK OF BRANDON, BRANDON

(Kiowa County)

OFFICERS FOR 1923

Harold Hutchison, President; Clare Hutchison, Assistant Cashier.

DIRECTORS FOR 1923

Harold Hutchison, Clare Hutchison, M. C. Hutchison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	11,183.41	\$ 10,739.05	\$ 9,951.68
Loans and Discounts (Sec. by Col.)	34,984.13	40,300.40	35,537.66
Loans on Real Estate.....		1,025.00	5,426.85
Overdrafts (Sec. and Unsec.).....	304.77	211.76	193.85
United States Bonds.....			
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....			
Premium on Bonds.....			
Furniture and Fixtures.....	4,500.00	4,500.00	4,500.00
Banking House	3,500.00	3,500.00	3,500.00
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items			
Due from Reserve Banks.....	7,194.54	9,911.29	5,777.57
Checks on Other Banks.....			
Currency	1,409.00	1,403.00	650.00
Gold	30.00	52.50	72.50
Silver and Fractional Coin.....	469.89	617.30	1,758.14
Expense Account	1,168.93		
Other Resources		2,018.33	3,178.54
Total	\$ 64,744.67	\$ 74,278.63	\$ 70,546.79
LIABILITIES			
Capital Stock	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....			
Bills Payable		10,000.00	10,000.00
Notes Rediscounted			
Savings Accounts			
Postal Savings Accounts.....			
Trust Funds			
Dividends Unpaid			
Individual Deposits	35,527.05	36,116.94	33,508.88
Due to Banks (not Res. Banks).....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....			
Time Certificates of Deposit.....	9,217.62	8,161.69	7,037.91
Certified Checks			
Cashier's Checks			
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities			
Total	\$ 64,744.67	\$ 74,278.63	\$ 70,546.79

(Chartered April 2nd, 1917)

No. 324

CITIZENS STATE BANK OF BRANSON, BRANSON

(Las Animas County)

OFFICERS FOR 1923

R. E. Blackerby, President; Robert Bowers, Vice-President;
Robert Bowers, Cashier.

DIRECTORS FOR 1923

R. E. Blackerby, Robert Bowers, Alberta Bowers.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	12,693.30	\$ 11,352.90	\$ 13,735.21
Loans and Discounts (Sec. by Col.)	41,175.32	34,382.86	24,188.75
Loans on Real Estate.....	10,367.82	7,126.34	14,674.50
Overdrafts (Sec. and Unsec.).....	94.24	200.81	62.17
United States Bonds.....	130.00	-----	-----
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	220.00	220.00	220.00
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,300.00	1,300.00	1,300.00
Banking House	2,500.00	2,500.00	2,500.00
Other Real Estate.....	5,939.99	5,939.99	5,939.99
Due from Banks (not Res. Banks)	865.04	138.46	938.65
Cash Items	10.50	-----	-----
Due from Reserve Banks.....	11,268.56	5,512.17	5,402.41
Checks on Other Banks.....	81.06	20.24	45.22
Currency	888.00	1,629.00	1,603.00
Gold	410.00	420.00	425.00
Silver and Fractional Coin	787.62	359.92	638.00
Expense Account	2,719.42	728.44	-----
Other Resources	-----	-----	1,223.83
Total	\$ 91,450.87	\$ 71,831.13	\$ 72,896.73

LIABILITIES			
Capital Stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund	4,000.00	4,000.00	4,000.00
Undivided Profits (Net)	-----	-----	-----
Bills Payable	7,861.62	7,272.04	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	60,001.20	36,270.77	40,004.58
Due to Banks (not Res. Banks).....	1,053.52	8,073.42	15,323.96
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	-----	-----	-----
Time Certificates of Deposit.....	4,643.78	3,675.48	1,334.76
Certified Checks	378.72	389.18	156.23
Cashier's Checks	1,512.03	150.24	14.71
Reserved for Interest	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	62.49
Total	\$ 91,450.87	\$ 71,831.13	\$ 72,896.73

(Chartered September 12th, 1913)

No. 271

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE

(Summit County)

OFFICERS FOR 1923

George Engle, President; Gertrude Engle, Vice-President;
William H. Briggles, Cashier; Charles W. Burnheimer, Assistant Cashier.

DIRECTORS FOR 1923

George Engle, W. H. Briggles, C. W. Burnheimer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,568.47	\$ 50,491.56	\$ 52,472.33
Loans and Discounts (Sec. by Col.)	30,610.00	34,877.37	33,990.00
Loans on Real Estate.....	38,535.00	38,050.00	37,985.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	10,000.00	12,000.00	12,000.00
Bonds to Secure Postal Savings.....	4,000.00	4,000.00	4,000.00
Other Bonds and Securities.....	24,000.00	25,000.00	25,000.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	1,700.00	1,700.00
Banking House	1,700.00	1,700.00	1,700.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	70.59	250.00
Due from Reserve Banks.....	51,001.59	59,209.66	81,260.92
Checks on Other Banks.....	35.00	.....	62.00
Currency	6,504.00	4,190.00	6,528.00
Gold	6,200.00	4,000.00	4,010.00
Silver and Fractional Coin.....	473.99	647.69	570.02
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 225,628.05	\$ 235,936.87	\$ 261,528.27
LIABILITIES			
Capital Stock	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund	9,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	9,851.70	4,756.51	4,275.96
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	194.00	171.77	161.77
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	145,679.18	159,932.92	185,372.87
Due to Banks (not Res. Banks)...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	37,497.31	34,347.46	33,767.31
Certified Checks .....	.....	50.00	.....
Cashier's Checks	3,405.86	6,678.21	7,950.32
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 225,628.05	\$ 235,936.87	\$ 261,528.27

(Chartered October 5th, 1912)

No. 245

THE BRIGGSDALE STATE BANK, BRIGGSDALE

(Weld County)

OFFICERS FOR 1923

W. E. Freeman, President; J. A. Brooks, Vice-President;
E. B. Emerson, Cashier.

DIRECTORS FOR 1923

W. E. Freeman, A. B. Freeman, E. B. Emerson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	18,200.10	\$ 22,504.22	\$ 24,300.67
Loans and Discounts (Sec. by Col.)	40,070.13	42,002.20	50,070.00
Loans on Real Estate.....	7,374.88	3,504.15	1,879.15
Overdrafts (Sec. and Unsec.).....	467.53	442.63	760.42
United States Bonds.....	6,450.00	3,500.00	3,500.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	2,544.79	430.00	430.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures	1,165.00	1,165.00	1,165.00
Banking House	1,600.00	1,600.00	1,600.00
Other Real Estate.....	.....	.....	2,470.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	99.92	.....
Due from Reserve Banks.....	9,286.47	5,945.23	1,709.51
Checks on Other Banks.....	404.42	24.06	199.31
Currency	6,018.00	2,715.00	3,385.00
Gold	465.00	480.00	510.00
Silver and Fractional Coin.....	358.72	401.80	474.86
Expense Account	322.00	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 94,727.04	\$ 84,814.21	\$ 92,453.92
LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	3,590.07	2,972.31	2,982.63
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	44,115.42	36,854.65	42,968.27
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	9,250.00	6,760.00	6,760.00
Time Certificates of Deposit.....	17,247.69	17,870.45	19,673.37
Certified Checks .....	.....	.....	.....
Cashier's Checks	523.86	356.80	69.65
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 94,727.04	\$ 84,814.21	\$ 92,453.92

(Chartered September 18th, 1918)

No. 356

AMERICAN STATE BANK OF BRIGHTON, BRIGHTON

(Adams County)

OFFICERS FOR 1923

Philip Ruebel, President; H. A. Van Dusen, Cashier.

DIRECTORS FOR 1923

Philip Ruebel, H. A. Van Dusen, Max Wickhorst, H. S. Class, C. V. Miller.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	26,966.04	\$ 45,741.81	\$ 49,791.71
Loans and Discounts (Sec. by Col.)	68,958.98	62,136.11	66,477.46
Loans on Real Estate.....	6,143.37	4,073.01	4,073.01
Overdrafts (Sec. and Unsec.).....	72.03	132.11	360.66
United States Bonds.....	1,050.00	1,400.00	6,400.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	2,331.55	3,613.75	5,893.69
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,150.00	2,150.00	2,150.00
Banking House .....	.....	.....	.....
Other Real Estate.....	3,000.00	3,000.00	3,475.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	658.87	961.22
Due from Reserve Banks.....	26,577.72	29,993.63	33,360.54
Checks on Other Banks.....	820.09	946.17	1,558.77
Currency	3,571.00	3,795.00	5,562.00
Gold	337.50	377.50	385.00
Silver and Fractional Coin.....	519.06	711.09	1,400.90
Expense Account .....	.....	.....	498.99
Other Resources .....	.....	.....	6,237.93
Total	\$ 142,497.34	\$ 158,729.05	\$ 188,586.88
LIABILITIES			
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	4.26	389.62	.....
Bills Payable	3,873.55	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	14,230.96	18,682.45	20,653.26
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	87,000.88	91,949.76	120,325.60
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,519.83	1,035.00	.....
Time Certificates of Deposit.....	5,118.74	18,235.38	19,666.34
Certified Checks .....	.....	.....	.....
Cashier's Checks	2,249.12	936.84	441.68
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 142,497.34	\$ 158,729.05	\$ 188,586.88

(Chartered January 21st, 1908)

No. 11

THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON

(Adams County)

OFFICERS FOR 1923

W. M. Hopkins, President; F. F. Hunter, First Vice-President;
E. R. Drinkgern, Second Vice-President; F. A. Bullock, Cashier;
V. A. Wehrman, Assistant Cashier.

DIRECTORS FOR 1923

W. M. Hopkins, John Ehler, John Delventhal, L. D. Krambeck, F. F. Hunter,
H. G. Wellenkotter, Ernst H. Drinkgern, Jacob Kramer, F. A. Bullock.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	117,445.80	\$ 95,128.40	\$ 110,091.60
Loans and Discounts (Sec. by Col.)	135,340.20	151,162.38	136,902.13
Loans on Real Estate.....	21,584.00	20,580.20	20,500.00
Overdrafts (Sec. and Unsec.).....	1,328.07	1,207.80	2,959.55
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	3,833.49	4,871.62	5,065.58
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	9,600.00	9,600.00	9,600.00
Banking House	-----	-----	-----
Other Real Estate.....	10,900.00	10,900.00	10,900.00
Due from Banks (not Res. Banks).....	-----	-----	12,000.00
Cash Items	5,508.58	2,543.63	821.94
Due from Reserve Banks.....	60,320.87	57,932.26	45,541.42
Checks on Other Banks.....	953.13	1,555.29	1,450.17
Currency	9,827.00	5,974.00	8,327.00
Gold	670.00	730.00	695.00
Silver and Fractional Coin.....	1,187.30	709.09	1,124.04
Expense Account	1,524.94	-----	-----
Other Resources	239.36	125.00	6,409.03
Total	\$ 380,262.74	\$ 363,019.67	\$ 372,387.46

LIABILITIES

Capital Stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund	13,000.00	13,000.00	13,000.00
Undivided Profits (Net).....	-----	1,347.01	-----
Bills Payable	-----	20,000.00	20,000.00
Notes Rediscounted	26,000.00	-----	-----
Savings Accounts	18,159.73	19,673.16	20,905.20
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	243,942.57	201,823.86	205,980.11
Due to Banks (not Res. Banks).....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	150.05	150.05	150.05
Time Certificates of Deposit.....	42,896.55	66,842.13	70,300.09
Certified Checks	810.26	10.26	10.26
Cashier's Checks	5,303.58	10,173.20	12,041.75
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 380,262.74	\$ 363,019.67	\$ 372,387.46

(Chartered January 8th, 1920)

No. 390

THE BROOMFIELD STATE BANK, BROOMFIELD

(Boulder County)

OFFICERS FOR 1923

Louis Herman, President; E. B. Hill, Vice-President; Fred Harvey, Cashier.

DIRECTORS FOR 1923

Louis Herman, E. B. Hill, H. Casaday, Leslie B. Kelso, Fred Harvey.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,685.52	\$ 22,421.60	\$ 29,337.29
Loans and Discounts (Sec. by Col.)	17,654.22	22,319.09	22,606.37
Loans on Real Estate.....	3 710.00	5,710.00	3,410.00
Overdrafts (Sec. and Unsec.).....	397.51	241.40	630.41
United States Bonds.....	.....	.....	50.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,600.00	2,600.00	2,600.00
Banking House	6,500.00	6,500.00	6,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	27.30	254.05
Due from Reserve Banks.....	12,664.54	4,313.12	14,202.83
Checks on Other Banks.....	29.11	40.94	200.00
Currency	1,709.00	2,370.00	1,355.00
Gold	30.00	30.00	45.00
Silver and Fractional Coin.....	571.41	747.75	484.87
Expense Account	82.48	.....	.....
Other Resources .....	.....	560.28	979.38
Total	\$ 59,633.79	\$ 67,881.48	\$ 82,655.20

LIABILITIES

Capital Stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	545.92	4,655.63	4,751.96
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	25,862.13	23,703.20	36,390.47
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	3,706.28	9,943.86	9,726.01
Certified Checks .....	.....	.....	23.00
Cashier's Checks	19.46	78.79	2,263.76
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 59,633.79	\$ 67,881.48	\$ 82,655.20

(Chartered October 9th, 1915)

No. 294

FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1923

John M. Needham, President; H. W. Twombly, Vice-President;
Alonzo Petteys, Cashier; C. Kohler, Assistant Cashier.

DIRECTORS FOR 1923

John M. Needham, H. W. Twombly, Alonzo Petteys, R. S. Joslin, W. E. Turner
John C. Christensen, John Bolinger, J. H. Bloedorn, R. E. Turner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts, (Unsec.).....\$	144,056.64	\$ 149,381.91	\$ 147,892.19
Loans and Discounts (Sec. by Col.)	192,364.85	176,341.80	194,976.10
Loans on Real Estate.....		1,364.89	1,500.00
Overdrafts (Sec. and Unsec.).....	900.34		1,452.37
United States Bonds.....	9,000.00	10,950.00	11,050.00
Bonds to Secure Postal Savings ..			
Other Bonds and Securities.....	1,215.86	152.03	158.28
Premium on Bonds.....			
Furniture and Fixtures.....	6,424.42	6,469.42	6,469.42
Banking House	28,883.94	28,883.94	29,518.94
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items			
Due from Reserve Banks.....	65,323.30	52,241.38	37,311.52
Checks on Other Banks.....	4,688.04	1,547.50	446.90
Currency	9,965.00	9,293.00	11,957.00
Gold	1,150.00	1,122.50	1,140.00
Silver and Fractional Coin.....	3,468.01	2,867.96	2,699.15
Expense Account			
Other Resources			
Total	\$ 467,440.40	\$ 440,616.33	\$ 446,571.87
LIABILITIES			
Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	17,408.38	3,465.31	610.20
Bills Payable	15,000.00		35,000.00
Notes Rediscounted			
Savings Accounts	25,816.60	17,508.19	15,110.39
Postal Savings Accounts			
Trust Funds			
Dividends Unpaid			
Individual Deposits	244,902.57	206,662.28	180,158.51
Due to Banks (not Res. Banks).....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	68,289.28	127,065.69	129,217.00
Certified Checks			
Cashier's Checks	13,523.57	1,918.86	3,975.77
Reserved for Interest.....			
Reserved for Taxes.....		1,496.00	
Other Liabilities			
Total	\$ 467,440.40	\$ 440,616.33	\$ 446,571.87

(Chartered November 25th, 1908)

No. 109

THE BURLINGTON STATE BANK, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1923

F. D. Mann, President; Wyatt Boger, Vice-President; Geo. O. Gates, Cashier

DIRECTORS FOR 1923

F. D. Mann, Wyatt Boger, Geo. O. Gates.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,346.35	\$ 73,584.59	\$ 53,278.14
Loans and Discounts (Sec. by Col.)	155,534.56	86,023.24	122,840.32
Loans on Real Estate.....	44,766.13	59,946.66	54,461.60
Overdrafts (Sec. and Unsec.).....	86.48	443.23	821.08
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,281.86	952.77	27.77
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,500.00	3,500.00	3,500.00
Banking House	7,500.00	7,500.00	7,500.00
Other Real Estate.....	8,445.23	1,924.48	2,033.38
Due from Banks (not Res. Banks)	1,806.68	2,008.07	5,321.42
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	51,787.94	32,899.94	21,810.01
Checks on Other Banks.....	129.69	1,062.74	318.25
Currency	7,717.00	6,703.00	8,766.00
Gold	270.00	285.00	355.00
Silver and Fractional Coin.....	2,575.47	2,155.64	2,221.05
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 335,747.39	\$ 278,989.36	\$ 283,254.02
LIABILITIES			
Capital Stock	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	631.98	118.22	210.03
Bills Payable	20,000.00	10,000.00	10,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	219,573.62	180,611.69	190,708.84
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	4,817.52	1,486.67	1,152.77
Time Certificates of Deposit.....	50,985.54	56,579.67	50,411.42
Certified Checks .....	.....	.....	.....
Cashier's Checks	9,738.73	193.11	770.96
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 335,747.39	\$ 278,989.36	\$ 283,254.02

(Chartered November 25th, 1908)

No. 12

THE STOCK GROWERS STATE BANK, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1923

S. P. Shaw, President; Burt Ragan, Vice-President; Warren Shamburg, Cashier.

DIRECTORS FOR 1923

S. P. Shaw, Burt Ragan, Joseph M. Swenson, A. D. Stewart, Warren Shamburg.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts.....	\$ 49,321.00	\$ 77,432.62	\$ 79,431.50
Loans and Discounts (Sec. by Col.)	244,427.60	196,616.15	200,063.69
Loans on Real Estate.....	9,703.30	2,698.59	2,698.59
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	1,300.00	6,900.00	6,900.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,739.37	3,707.67	789.37
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	900.00	900.00	900.00
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	96,201.91	70,242.63	46,078.54
Checks on Other Banks.....	1,383.81	1,007.32	827.70
Currency	4,621.00	4,605.00	8,820.00
Gold	500.00	600.00	600.00
Silver and Fractional Coin.....	2,423.00	1,482.24	2,320.43
Expense Account .....	.....	.....	.....
Other Resources	596.95	.....	1,999.00
Total	\$ 415,117.94	\$ 366,192.22	\$ 351,428.82
LIABILITIES			
Capital Stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund	25,500.00	25,500.00	25,500.00
Undivided Profits (Net).....	7,016.97	.....	1,300.82
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	289,757.25	187,422.89	198,808.12
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	40,728.96	66,414.16	62,914.16
Time Certificates of Deposit.....	40,114.76	46,093.56	45,926.10
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	28,761.61	4,979.62
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 415,117.94	\$ 366,192.22	\$ 351,428.82

(Chartered December 8th, 1910)

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1923

H. W. Miller, President; John G. Price, Vice-President; L. M. Minkner, Cashier.

DIRECTORS FOR 1923

H. W. Miller, L. M. Minkner, John G. Price, J. R. Stober, Eva S. Hutchison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	22,860.20	\$ 25,168.88	\$ 26,305.31
Loans and Discounts (Sec. by Col.)	53,676.10	60,329.73	61,853.09
Loans on Real Estate.....	5,116.07	4,435.67	4,435.67
Overdrafts (Sec. and Unsec.).....	302.39	146.94	237.60
United States Bonds.....	2,300.00	2,450.00	2,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	361.35	524.37	449.37
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,530.00	1,530.00	1,530.00
Banking House	2,000.00	2,000.00	2,000.00
Other Real Estate.....	4,853.64	4,853.64	4,853.64
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	20,288.37	5,417.32	17,646.82
Checks on Other Banks.....	50.65	72.37	226.05
Currency	3,635.00	2,381.00	1,367.00
Gold	55.00	250.00	260.00
Silver and Fractional Coin.....	890.10	614.82	767.22
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 117,918.87	\$ 110,174.74	\$ 124,431.77

LIABILITIES

Capital Stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	7,000.00	7,000.00	7,000.00
Undivided Profits (Net).....	2,347.88	1,139.23	384.39
Bills Payable .....	.....	9,000.00	14,667.31
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	12,850.33	12,054.64	12,634.89
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	55,751.14	47,685.87	59,722.18
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	11.00	1.00	1.00
Time Certificates of Deposit.....	24,009.13	17,571.12	14,361.66
Certified Checks	65.00	65.00	65.00
Cashier's Checks	884.39	657.88	595.34
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 117,918.87	\$ 110,174.74	\$ 124,431.77

(Chartered March 23rd, 1908)

No. 13

FIRST STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1923

J. C. Burger, President; D. O. Moberly, Vice-President;
F. D. Moberly, Vice-President; M. C. Moberly, Cashier.

DIRECTORS FOR 1923

J. C. Burger, D. O. Moberly, Wm. Henderson, F. D. Moberly, J. A. Lamb,
M. C. Moberly.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	123,883.16	\$ 137,423.70	\$ 138,460.93
Loans and Discounts (Sec. by Col.)	179,839.58	176,504.12	174,823.48
Loans on Real Estate.....	3,000.00	.....	.....
Overdrafts (Sec. and Unsec.).....	1,224.20	1,853.78	718.70
United States Bonds.....	.....	150.00	1,200.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,361.27	1,535.08	1,017.75
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,500.00	2,500.00	2,500.00
Banking House	4,500.00	4,500.00	4,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	233.93	24.48
Due from Reserve Banks.....	58,768.14	61,597.32	58,153.68
Checks on Other Banks.....	233.80	1,037.78	91.52
Currency	6,265.00	6,177.00	6,237.00
Gold	1,960.00	1,955.00	1,985.00
Silver and Fractional Coin.....	3,170.10	2,614.64	1,846.62
Expense Account .....	.....	.....	.....
Other Resources	130.00	.....	233.28
Total	\$ 386,835.25	\$ 398,082.35	\$ 391,792.44

LIABILITIES

Capital Stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	4,570.52	1,536.81	1,537.06
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	7,483.97	12,397.82	14,219.07
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	206,152.21	197,803.49	195,103.68
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit	7,500.00	.....	.....
Time Certificates of Deposit.....	96,635.99	122,288.89	127,622.39
Certified Checks .....	.....	.....	.....
Cashier's Checks	24,492.56	24,055.34	13,310.24
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 386,835.25	\$ 398,082.35	\$ 391,792.44

(Chartered February 4th, 1919)

No. 361

THE CAMPO STATE BANK, CAMPO

(Baca County)

OFFICERS FOR 1923

B. F. Behimer, President; Howard B. Dickie, Cashier.

DIRECTORS FOR 1923

Robt. A. Clark, J. G. Cadwalder, J. H. Frisbie, B. F. Behimer, Howard B. Dickie.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	8,657.35	\$ 11,012.18	\$ 14,457.04
Loans and Discounts (Sec. by Col.)	15,400.83	17,917.74	25,000.71
Loans on Real Estate.....	10,311.55	4,084.01	4,879.12
Overdrafts (Sec. and Unsec.).....	58.38	183.99	337.47
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	.....	1,326.60	1,077.61
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,800.00	1,800.00	1,800.00
Banking House	760.00	760.00	760.00
Other Real Estate.....	1,118.13	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items	66.28	.....	.....
Due from Reserve Banks.....	5,796.87	4,186.43	6,942.55
Checks on Other Banks.....	35.00	8.50	18.00
Currency	2,408.00	985.00	395.00
Gold	55.00	55.00	55.00
Silver and Fractional Coin.....	360.46	469.02	282.94
Expense Account	575.20	.....	1,247.53
Other Resources	872.30	1,317.99	.....
Total	\$ 48,275.35	\$ 44,106.46	\$ 57,252.97
LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable .....	.....	.....	3,000.00
Notes Rediscounted .....	.....	8,736.17	9,757.49
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	30,507.62	17,887.13	27,224.09
Due to Banks (not Res. Banks).....	.....	2,779.58	2,910.82
Due to Reserve Banks.....	2,068.83	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	1,535.40	1,977.70	1,582.08
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,663.50	225.88	59.53
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	218.96
Total	\$ 48,275.35	\$ 44,106.46	\$ 57,252.97

(Chartered August 27th, 1917)

No. 336

THE CASTLE ROCK STATE BANK, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1923

Louis W. Cunningham, President; Fred B. Hood, Vice-President;
Harold A. Senter, Vice-President; Geo. P. Stewart, Cashier.

DIRECTORS FOR 1923

Louis W. Cunningham, Fred B. Hood, Harold A. Senter, Geo. P. Stewart,
Frank Dakan, Chas. M. Hurlbut, H. Stream, J. P. Mikolizik,
George Robinson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	97,830.96	\$ 73,945.77	\$ 82,100.08
Loans and Discounts (Sec. by Col.)	17,165.75	30,435.08	33,829.62
Loans on Real Estate.....	9,050.00	7,145.00	7,585.00
Overdrafts (Sec. and Unsec.).....	979.30	782.22	481.24
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,491.34	8,528.23	14,334.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,753.66	10,400.38	10,400.38
Banking House	13,273.92	19,520.00	20,541.11
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	18,740.01	21,875.27	29,138.26
Checks on Other Banks.....	5,014.94	1,749.27	974.75
Currency	4,410.00	4,233.00	3,449.00
Gold	1,410.00	1,465.00	1,485.00
Silver and Fractional Coin.....	420.12	910.82	1,350.85
Expense Account .....	.....	.....	.....
Other Resources .....	.....	1,494.27	836.98
Total	\$ 175,540.00	\$ 182,484.31	\$ 206,506.27
LIABILITIES			
Capital Stock	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus Fund	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	491.01	.....	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	5,497.47	8,659.21	9,555.00
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	76,485.07	85,686.57	99,533.46
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	42,683.94	37,661.72	46,242.28
Certified Checks .....	.....	.....	.....
Cashier's Checks	382.51	476.81	1,175.53
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 175,540.00	\$ 182,484.31	\$ 206,506.27

(Chartered September 20th, 1919)

No. 376

THE PEOPLES STATE BANK OF CENTER, CENTER
(Saguache County)

OFFICERS FOR 1923

C. W. Ickes, President; J. T. Nelson, Vice-President; R. A. Allison, Cashier;
C. L. Sutherland, Assistant Cashier.

DIRECTORS FOR 1923

C. W. Ickes, J. T. Nelson, L. T. Sharp, Fred Groening, C. L. Sutherland,
R. A. Allison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	49,928.20	\$ 38,433.99	\$ 60,833.39
Loans and Discounts (Sec. by Col.)	24,946.54	40,512.68	29,552.20
Loans on Real Estate.....	.....	392.71	335.00
Overdrafts (Sec. and Unsec.).....	2,132.23	2,054.27	838.42
United States Bonds.....	1,350.00	950.00	550.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,777.55	957.90	911.53
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,786.43	5,786.43	5,786.43
Banking House.....	9,830.36	9,830.36	9,830.36
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	133.00	138.59	94.70
Due from Reserve Banks.....	5,932.87	6,679.78	2,431.32
Checks on Other Banks.....	263.47	582.07	370.75
Currency	531.00	2,277.00	1,599.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	253.37	597.08	322.46
Expense Account.....	1,729.43	.....	.....
Other Resources.....	.....	2,156.34	3,154.21
Total	\$ 104,594.45	\$ 111,349.20	\$ 116,609.77
LIABILITIES			
Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable	11,275.00	700.00	3,200.00
Notes Rediscounted.....	6,925.00	16,198.32	19,566.66
Savings Accounts.....	3,881.93	5,102.71	4,691.65
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	47,450.13	52,742.41	48,434.53
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	12,224.85	13,244.91	17,088.01
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	837.54	1,360.85	1,628.92
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 104,594.45	\$ 111,349.20	\$ 116,609.77

(Chartered October 17th, 1910)

No. 201

FIRST STATE BANK OF CHERAW, CHERAW

(Otero County)

OFFICERS FOR 1923

W. B. Moore, President; Sherman Ball, Vice-President;
I. W. Strickler, Cashier; N. N. Basinger, Assistant Cashier.

DIRECTORS FOR 1923

W. B. Moore, B. A. Shelton, J. P. Basinger, I. W. Strickler, Sherman Ball.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	69,519.11	\$ 54,316.32	\$ 57,268.80
Loans and Discounts (Sec. by Col.)	72,324.30	38,204.64	41,782.43
Loans on Real Estate.....	1,000.00	1,820.69	2,820.69
Overdrafts (Sec. and Unsec.).....	1,177.58	1,306.78	1,758.61
United States Bonds.....	9,450.00	1,000.00	1,350.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other bonds and Securities.....	5,414.79	2,061.52	1,047.06
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,462.26	2,462.26	2,462.26
Banking House.....	5,689.41	5,689.41	5,689.41
Other Real Estate.....	732.63	2,974.76	2,974.76
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	75.00	-----	10.00
Due from Reserve Banks.....	13,116.04	11,730.36	9,090.43
Checks on Other Banks.....	20.00	-----	32.28
Currency	3,660.00	2,141.00	2,589.00
Gold	-----	-----	-----
Silver and Fractional Coin.....	369.22	702.97	399.21
Expense Account	548.26	1,658.40	-----
Other Resources.....	-----	1,718.58	4,463.72
Total	\$ 185,558.60	\$ 127,787.69	\$ 133,738.66

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable.....	18,000.00	26,500.00	26,150.00
Notes Rediscounted.....	8,861.25	-----	2,394.35
Savings Accounts.....	555.28	2,483.13	1,663.18
Postal Savings Accounts	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	101,073.45	45,634.40	53,006.00
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	9,838.85	7,500.00	7,500.00
Time Certificates of Deposit.....	17,229.77	15,670.16	13,025.13
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	-----	-----	-----
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 185,558.60	\$ 127,787.69	\$ 133,738.66

(Chartered July 31st, 1919)

No. 371

THE BANK OF CHEYENNE WELLS, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1923

Guy E. Reed, President; W. M. Tonner, Vice-President; Carroll Brown, Cashier.

DIRECTORS FOR 1923

I. F. Jones, J. S. Baber, W. M. Tonner, Guy E. Reed, Carroll Brown.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	32,800.50	\$ 17,397.73	\$ 18,860.00
Loans and Discounts (Sec. by Col.)	75,780.34	65,043.00	63,201.61
Loans on Real Estate.....	2,000.00	2,000.00	500.00
Overdrafts (Sec. and Unsec.).....	1,570.30	1,011.02	994.15
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	548.90	125.00	347.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,130.00	3,130.00	3,130.00
Banking House.....	3,900.00	3,900.00	3,900.00
Other Real Estate.....	.....	2,025.00	2,268.00
Due from Banks (not Res. Banks)	1,311.90	150.00	150.00
Cash Items.....	300.00	.....	203.90
Due from Reserve Banks.....	16,142.40	11,624.77	5,731.86
Checks on Other Banks.....	3,169.80	1,076.86	525.26
Currency	1,459.00	3,020.00	3,682.00
Gold	142.50	145.00	145.00
Silver and Fractional Coin.....	625.79	316.90	861.37
Expense Account.....	903.03	.....	.....
Other Resources.....	.....	1,770.92	2,517.15
Total	\$ 143,784.46	\$ 112,736.20	\$ 107,017.30

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	15,500.00	24,995.00	19,905.23
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	80,781.94	37,932.39	37,591.21
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit...	.....	.....	.....
Time Certificates of Deposit.....	18,418.23	20,157.61	17,933.39
Certified Checks	50.00	50.00	50.00
Cashier's Checks.....	1,534.29	2,101.20	4,037.47
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 143,784.46	\$ 112,736.20	\$ 107,017.30

(Chartered March 16th, 1908)

No. 18

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1923

J. C. Milne, President; H. C. Nelson, Vice-President;
R. A. Martinson, Cashier; Jennie E. Ross, Assistant Cashier; L. P. Lenihan,
Assistant Cashier.

DIRECTORS FOR 1923

J. C. Milne, M. M. Lenihan, H. C. Nelson, J. N. Hollenbaugh, R. A. Martinson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	90,772.84	\$ 85,001.03	\$ 78,092.18
Loans and Discounts (Sec. by Col.)	123,918.31	115,523.74	119,435.44
Loans on Real Estate.....	4,000.00	-----	-----
Overdrafts (Sec. and Unsec.).....	965.73	534.37	949.13
United States Bonds.....	2,600.00	2,500.00	2,500.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	3,839.39	131.60	-----
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,542.50	3,077.50	3,077.50
Banking House.....	4,500.00	4,500.00	4,500.00
Other Real Estate.....	3,500.00	3,500.00	3,500.00
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	29.19	-----	-----
Due from Reserve Banks.....	28,996.65	29,147.62	31,579.85
Checks on Other Banks.....	395.80	993.64	910.83
Currency	5,000.00	6,225.00	7,179.00
Gold	307.50	172.50	90.00
Silver and Fractional Coin.....	4,035.01	5,360.97	2,152.95
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 275,402.92	\$ 256,667.97	\$ 253,966.88

LIABILITIES			
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund	14,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	4,376.06	5,222.01	5,806.85
Bills Payable.....	25,000.00	33,039.00	31,468.00
Notes Rediscounted.....	-----	-----	-----
Savings Account	-----	-----	152.31
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits	173,165.95	134,254.10	128,825.17
Due to Banks (not Res. Banks)	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	19,590.54	27,672.68	31,389.40
Certified Checks	-----	3,000.00	1,100.00
Cashier's Checks.....	1,770.37	854.25	2,599.32
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	125.93	125.93
Other Liabilities.....	-----	-----	-----
Total	\$ 275,402.92	\$ 256,667.97	\$ 253,966.88

(Chartered January 30th, 1914)

No. 276

FIRST STATE BANK OF CLIFTON, CLIFTON

(Mesa County)

OFFICERS FOR 1923

T. A. Butcher, President; D. L. Gardner, Vice-President; W. S. Gardner, Vice-President; W. H. Barr, Cashier; E. C. Longman, Assistant Cashier.

DIRECTORS FOR 1923

D. L. Gardner, W. S. Gardner, C. E. Gardner, T. A. Butcher, W. H. Barr.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,129.26	\$ 52,414.19	\$ 57,469.66
Loans and Discounts (Sec. by Col.)	44,562.97	36,917.48	36,124.13
Loans on Real Estate.....	400.00	1,000.00	1,000.00
Overdrafts (Sec. and Unsec.).....	81.54	88.28	76.80
United States Bonds.....	5,050.00	5,450.00	5,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,885.00	2,960.00	3,000.00
Banking House.....	5,500.00	5,500.00	5,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	16,032.39	11,125.52	8,705.28
Checks on Other Banks.....	.....	.....	.....
Currency	4,467.00	3,483.00	3,577.00
Gold	180.00	230.00	215.00
Silver and Fractional Coin.....	580.26	647.58	1,020.08
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 129,868.42	\$ 119,816.05	\$ 122,187.95

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	6,000.00	6,000.00	6,000.00
Undivided Profits (Net).....	1,889.58	1,607.16	1,259.53
Bills Payable.....	16,000.00	16,000.00	16,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	67,910.40	48,514.96	55,207.48
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	7,500.00	.....
Time Certificates of Deposit.....	26,503.93	29,440.31	32,845.22
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,564.51	753.62	875.72
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 129,868.42	\$ 119,816.05	\$ 122,187.95

(Chartered November 18th, 1915)

No. 297

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN

(Mesa County)

OFFICERS FOR 1923

J. J. Long, President; E. F. Collins, Vice-President; W. M. Porter, Cashier;
Elsie D. Webber, Assistant Cashier.

DIRECTORS FOR 1923

P. A. Johnson, Thomas McKelvie, Ed Gunderson, O. L. Dawson,
Norman F. Hill, Wm. Zinke, E. F. Collins, J. J. Long, W. M. Porter.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	35,419.50	\$ 35,732.82	\$ 39,584.27
Loans and Discounts (Sec. by Col.)	92,576.80	77,883.72	81,092.29
Loans on Real Estate.....	16,883.00	13,836.97	11,266.64
Overdrafts (Sec. and Unsec.).....	122.74	137.79	63.52
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	480.98	1,166.09	298.64
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,300.00	1,300.00	1,300.00
Banking House.....	1,350.00	1,350.00	1,350.00
Other Real Estate.....	2,595.55	7,929.65	8,185.71
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	15.00
Due from Reserve Banks.....	55,288.09	37,774.09	28,282.62
Checks on Other Banks.....	.....	.....	.....
Currency	6,253.00	4,374.00	3,745.00
Gold	570.00	660.00	645.00
Silver and Fractional Coin.....	1,067.40	1,028.76	819.48
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 213,907.06	\$ 183,173.89	\$ 176,648.17

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	16,500.00	16,500.00	16,500.00
Undivided Profits (Net)	1,947.06	1,147.21	297.50
Bills Payable .....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	120,316.14	73,714.77	76,126.68
Due to Banks (not Res.) Banks...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit	528.83	1,028.96	1,204.07
Time Certificates of Deposit.....	49,615.03	65,782.95	57,519.92
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 213,907.06	\$ 183,173.89	\$ 176,648.17

(Chartered March 21, 1908)

No. 20

COLORADO SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1923

E. J. Eaton, President; O. H. Shoup, Vice-President; F. P. Evans, Cashier.

DIRECTORS FOR 1923E. J. Eaton, O. H. Shoup, F. P. Evans, T. C. Strachan, J. G. Dern,
W. H. Spurgeon, W. R. Fawcett.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	400,866.58	\$ 475,782.32	\$ 403,372.13
Loans and Discounts (Sec. by Col.)	554,335.10	539,547.79	620,304.26
Loans on Real Estate.....	373,639.55	319,178.13	313,847.13
Overdrafts (Sec. and Unsec.).....	430.50	986.89	162.43
United States Bonds.....	77,150.00	77,644.50	77,644.50
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	197,853.07	234,614.02	229,602.95
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	130,374.63	120,000.00	120,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	10.00	.....	50.00
Cash Items.....	221.54	662.14	830.09
Due from Reserve Banks.....	427,602.36	299,567.16	500,078.02
Checks on Other Banks.....	17,224.69	13,245.97	10,008.32
Currency	65,845.00	77,330.00	67,822.00
Gold	6,907.50	7,835.00	8,172.50
Silver and Fractional Coin.....	5,343.97	5,783.90	12,382.00
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 2,257,804.49	\$ 2,172,177.82	\$ 2,364,276.33

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	200,000.00	200,000.00	200,000.00
Undivided Profits (Net).....	27,101.79	17,312.60	31,230.51
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	906,403.00	869,071.26	897,608.40
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	797,159.02	774,258.66	953,622.53
Due to Banks (not Res. Banks)	153,187.43	89,071.98	85,922.27
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	62,220.12	63,230.80	63,202.61
Time Certificates of Deposit.....	.....	41,000.00	41,000.00
Certified Checks	108.88	408.88	258.88
Cashier's Checks.....	57,110.51	64,111.78	37,719.27
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	4,513.74	3,711.86	3,711.86
Total	\$ 2,257,804.49	\$ 2,172,177.82	\$ 2,364,276.33

(Chartered March 31st, 1908)

No. 22

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1923

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; W. R. Waterton, Secretary; J. A. Barton, Treasurer.

DIRECTORS FOR 1923

J. Arthur Connell, Horace G. Lunt, Eugene P. Shove, W. R. Waterton, George A. Fowler, H. C. Hall, George M. Irwin, W. A. Otis, Charles L. Tutt, L. G. Carlton, F. M. Eaton, Reeve Burton, Russell K. Dougherty.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 263,446.35	\$ 286,154.32	\$ 304,112.99
Loans and Discounts (Sec. by Col.)	888,376.10	820,858.50	975,587.60
Loans on Real Estate.....	155,175.00	216,771.00	198,236.00
Overdrafts (Sec. and Unsec.).....	238.35	408.86	151.98
United States Bonds.....	37,464.50	41,491.00	41,491.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	415,985.19	343,194.93	341,709.05
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	.....	.....	.....
Other Real Estate.....	7,000.00	22,301.96	22,301.96
Due from Banks (not Res. Banks)	18,907.81	39,969.99	29,459.18
Cash Items.....	1,228.53	829.25	2,530.53
Due from Reserve Banks.....	246,683.26	217,235.99	316,694.58
Checks on Other Banks.....	24,910.11	15,069.51	5,464.04
Currency	38,528.00	34,728.00	41,201.00
Gold	2,302.50	3,325.00	4,555.00
Silver and Fractional Coin.....	3,629.43	3,879.50	4,693.34
Expense Account.....	.....	.....	.....
Other Resources.....	4,722.28	8,842.11	12,253.09
Total	\$ 2,108,597.41	\$ 2,055,059.92	\$ 2,300,441.34

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....	\$ 300,000.00	\$ 150,000.00	\$ 150,000.00
Surplus Fund.....	79,000.00	79,000.00	79,000.00
Undivided Profits (Net).....	23,396.41	22,258.99	29,801.14
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	504,853.64	535,138.52	559,368.40
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	215,166.61	161,974.34	170,945.34
Dividends Unpaid.....	.....	.....	.....
Individual Deposits	905,480.70	1,015,136.94	1,206,365.38
Due to Banks (not Res. Banks)....	20,597.80	22,695.54	22,592.19
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	1,000.00	11,000.00	11,000.00
Time Certificates of Deposit.....	9,227.89	6,283.72	40,458.72
Certified Checks.....	24.55	109.55	12,828.08
Cashier's Checks.....	28,517.02	30,387.73	202.05
Reserve for Interest.....	225.00	100.00	2,699.58
Reserved for Taxes.....	21,058.88	20,956.70	14,952.35
Other Liabilities.....	48.91	17.89	228.11
Total	\$ 2,108,597.41	\$ 2,055,059.92	\$ 2,300,441.34

(Chartered July 7th, 1913)

No. 259

THE STATE SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1923

L. E. Burnett, President; R. E. Johnson, Vice-President;
Willis V. Sims, Cashier.

DIRECTORS FOR 1923

L. E. Burnett, R. E. Johnson, Willis V. Sims, C. H. Clark, W. H. Wells,
Robert D. Sims, C. H. Burnett.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	72,110.43	\$ 95,209.82	\$ 117,105.81
Loans and Discounts (Sec. by Col.)	124,118.57	134,298.42	124,486.82
Loans on Real Estate.....	76,315.00	67,072.57	70,986.88
Overdrafts (Sec. and Unsec.).....		120.06	209.14
United States Bonds.....	88,140.38	87,450.00	87,450.00
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	9,875.63	13,735.22	5,585.00
Premium on Bonds.....			
Furniture and Fixtures.....	4,168.54	4,168.54	4,468.54
Banking House.....		20,000.00	20,000.00
Other Real Estate.....	6,360.00	6,360.00	6,360.00
Due from Banks (not Res. Banks)			
Cash Items.....	566.04	892.11	139.82
Due from Reserve Banks.....	50,653.20	54,617.04	72,414.97
Checks on Other Banks.....	5,683.86	6,495.07	5,299.61
Currency.....	10,455.00	13,722.00	17,656.00
Gold.....	1,065.00	1,375.00	1,260.00
Silver and Fractional Coin.....	1,729.52	1,947.93	2,739.44
Expense Account.....			
Other Resources.....			
Total	\$ 451,241.17	\$ 507,463.78	\$ 536,162.03

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	15,500.00	15,500.00	15,500.00
Undivided Profits (Net).....	6,583.28	4,688.93	5,364.97
Bills Payable.....		30,000.00	
Notes Rediscounted.....			
Savings Accounts.....	91,790.17	116,381.51	129,640.38
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	258,426.43	271,685.96	315,438.20
Due to Banks (not Res. Banks)	1,817.01	1,051.52	2,057.47
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	11,176.74	6,198.74	6,598.74
Time Certificates of Deposit.....		7,000.00	7,000.00
Certified Checks.....	500.00		
Cashier's Checks.....	15,447.54	3,533.20	4,562.27
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....		1,423.92	
Total	\$ 451,241.17	\$ 507,463.78	\$ 536,162.03

(Chartered April 11th, 1918)

No. 345

FARMERS STATE BANK OF COPE, COPE

(Washington County)

OFFICERS FOR 1923

N. L. Fastenau, President; W. E. Foran, Vice-President;
Allie Campbell, Cashier.

DIRECTORS FOR 1923

N. L. Fastenau, W. E. Foran, Carrie Ingersoll.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	4,307.10	\$ 6,026.24	\$ 6,618.53
Loans and Discounts (Sec. by Col.)	51,847.11	56,409.18	56,219.28
Loans on Real Estate.....	4,202.50	4,300.00	3,891.00
Overdrafts (Sec. and Unsec.).....	358.78	329.05	277.28
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,870.34	2,769.10	4,806.78
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,900.00	1,900.00	1,900.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	79.60	119.95	14.50
Due from Reserve Banks.....	13,286.94	6,899.18	10,723.80
Checks on Other Banks.....	.....	.....	1,036.08
Currency	1,011.00	1,032.00	973.00
Gold	562.50	562.50	562.50
Silver and Fractional Coin.....	726.91	523.46	466.74
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 82,152.78	\$ 80,870.66	\$ 87,489.49

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	14,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	3,517.53	2,207.52	1,982.30
Bills Payable.....	15,000.00	17,500.00	17,500.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	32,266.08	28,895.19	36,738.15
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	7,369.17	7,267.95	6,269.04
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 82,152.78	\$ 80,870.66	\$ 87,489.49

(Chartered July 20th, 1910)

No. 194

THE CRAWFORD STATE BANK, CRAWFORD
(Delta County)

OFFICERS FOR 1923

W. B. Roe, President; Leslie J. Savage, Cashier; Burtis Critchlow, Assistant Cashier.

DIRECTORS FOR 1923

W. B. Roe, A. B. Critchlow, August Sundberg, Leslie J. Savage, George L. Tracy.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	10,404.59	\$ 15,420.00	\$ 16,572.00
Loans and Discounts (Sec. by Col.)	24,166.92	26,876.20	29,340.20
Loans on Real Estate.....	11,617.34	10,604.02	10,839.11
Overdrafts (Sec. and Unsec.).....	404.50	448.72	87.94
United States Bonds.....	250.00	5,000.00	5,350.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,654.39	1,234.02	582.67
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,466.11	1,481.41	1,481.41
Banking House.....	1,500.00	1,500.00	1,500.00
Other Real Estate.....	1,610.00	1,610.00	1,610.00
Due from Banks (not Res. Banks)	5,935.38	2,303.84	2,390.47
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	34,636.46	9,211.04	8,050.45
Checks on Other Banks.....	3,593.19	21.00	54.00
Currency	862.00	1,000.00	976.00
Gold	925.00	1,120.00	120.00
Silver and Fractional Coin.....	844.93	723.03	927.16
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	54.72
Total	\$ 99,870.81	\$ 78,553.28	\$ 79,936.13

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	884.43	49.63	.....
Bills Payable.....	.....	.....	6,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Account.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	65,490.79	45,277.52	41,893.28
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,000.00	5,000.00	5,000.00
Time Certificates of Deposits.....	9,171.97	12,217.74	12,402.92
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	5,323.62	2,008.39	639.93
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 99,870.81	\$ 78,553.28	\$ 79,936.13

(Chartered July 2nd, 1908)

No. 6

TOMKINS BROTHERS, BANKERS, CREEDE

(Mineral County)

OFFICERS FOR 1923

Henry H. Tomkins, President; Wallace I. Leary, Cashier;
Charles A. Webber, Assistant Cashier.

DIRECTORS FOR 1923

Henry H. Tomkins, Wallace I. Leary, Charles A. Webber.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	37,469.48	\$ 43,922.04	\$ 46,580.84
Loans and Discounts (Sec. by Col.)	19,383.92	19,420.36	23,321.25
Loans on Real Estate.....	3,800.00	12,956.84	9,650.00
Overdrafts (Sec. and Unsec.).....	412.88	2,647.57	2,086.04
United States Bonds.....	8,900.00	7,100.00	7,100.00
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	4,440.35	4,671.18	4,534.61
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,200.00	1,200.00
Banking House.....	.....	.....	.....
Other Real Estate.....	2,858.74	2,858.74	2,858.74
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	28,365.92	12,002.29	22,135.34
Checks on Other Banks.....	.....	.....	.....
Currency	5,350.00	6,156.00	2,974.00
Gold	245.00	200.00	195.00
Silver and Fractional Coin.....	1,986.19	1,550.01	1,203.06
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 114,412.48	\$ 114,685.03	\$ 123,838.88

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	9,000.00	9,000.00	9,000.00
Undivided Profits (Net).....	159.90	205.18	266.77
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Account.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	85,895.03	85,013.94	95,435.90
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit...	9,357.55	10,465.91	9,136.21
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 114,412.48	\$ 114,685.03	\$ 123,838.88

(Chartered October 1st, 1908)

No. 24

BANK OF CRESTED BUTTE, CRESTED BUTTE

(Gunnison County)

OFFICERS FOR 1923

J. W. Rockefeller, President; C. L. Ross, Vice-President; C. J. Diel, Vice-President; W. H. Whalen, Vice-President; G. V. Benson, Cashier; W. L. Johnson, Assistant Cashier; Benj. H. Snyder, Assistant Cashier.

DIRECTORS FOR 1923

J. W. Rockefeller, C. L. Ross, C. J. Diel, W. H. Whalen, G. V. Benson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Uns.).....\$	39,705.66	\$ 39,368.50	\$ 37,932.94
Loans and Discounts (Sec. by Col.)	37,170.00	43,777.24	46,106.79
Loans on Real Estate.....	28,950.00	26,550.00	26,800.00
Overdrafts (Sec. and Unsec.).....	19.23	1,390.64	294.29
United States Bonds.....	34,900.00	38,300.00	38,400.00
Bonds to Secure Postal Savings....	5,000.00	5,000.00	5,000.00
Other Bonds and Securities.....	38,212.65	45,870.10	48,454.57
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,337.75	2,337.75	2,337.75
Banking House.....	4,500.00	4,500.00	4,500.00
Other Real Estate.....	1,950.00	1,950.00	1,950.00
Due from Banks (not Res. Banks)	7,430.53	8,056.11	5,221.70
Cash Items.....	.....	443.06	4,133.05
Due from Reserve Banks.....	26,449.29	28,741.17	27,768.05
Checks on Other Banks.....	.....	.....	.....
Currency	13,245.00	499.00	87.60
Gold	5,440.00	14,452.00	11,182.00
Silver and Fractional Coin.....	1,395.39	6,105.00	6,165.00
Expense Account.....	.....	675.79	342.49
Other Resources.....	.....	.....	.....
Total	\$ 246,705.50	\$ 268,016.36	\$ 266,676.23

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	6,969.71	6,965.54	4,850.24
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	1,604.88	972.95	578.50
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	58,023.43	66,867.96	66,791.82
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit	137,995.90	150,251.23	155,072.87
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	4,611.58	5,458.68	1,882.80
Reserved for Interest .....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 246,705.50	\$ 268,016.36	\$ 266,676.23

(Chartered February 18th, 1916)

No. 301

FIRST STATE BANK OF CROOK, CROOK

(Logan County)

OFFICERS FOR 1923

E. M. Gillett, President; C. W. Kreager, Vice-President; R. L. Gillett, Cashier;
Dorothy Sharp, Assistant Cashier.

DIRECTORS FOR 1923

I. C. Buterbaugh, Arthur A. Smith, E. M. Gillett, C. W. Kreager, L. R. Gillett.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,930.00	\$ 17,626.24	\$ 20,297.33
Loans and Discounts (Sec. by Col.)	39,643.37	50,914.39	62,450.34
Loans on Real Estate.....	3,400.00	3,400.00	3,400.00
Overdrafts (Sec. and Unsec.).....	145.76	168.94	.....
United States Bonds.....	600.00	.....	1,202.72
Fonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	2,930.75	2,905.68	303.92
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,087.09	2,096.17	2,096.17
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	1,980.00	1,980.00	1,980.00
Due from Banks (not Res. Banks)	579.25	24.18	1,141.16
Cash Items.....	10.90	103.00	.....
Due from Reserve Banks.....	33,359.43	15,071.68	17,283.73
Checks on Other Banks.....	.....	850.00	297.95
Currency	5,079.00	4,175.00	2,240.00
Gold .....	.....	40.00	40.00
Silver and Fractional Coin.....	1,097.72	610.30	979.25
Expense Account.....	.....	.....	.....
Other Resources.....	.....	929.91	929.91
Total	\$ 106,843.27	\$ 102,895.49	\$ 116,642.48

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	2,479.15	2,469.35	3,401.77
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	58,016.02	46,368.85	55,032.11
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	21,547.96	32,096.69	37,487.60
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,300.14	1,960.60	721.00
Reserved for Interest .....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 106,843.27	\$ 102,895.49	\$ 116,642.48

(Chartered March 17th, 1919)

No. 362

THE CROWLEY STATE BANK, CROWLEY

(Crowley County)

OFFICERS FOR 1923

E. A. Howard, President; John H. Abel, Vice-President; D. J. Brennan, Cashier.

DIRECTORS FOR 1923

E. A. Howard, F. S. Howard, John H. Abel.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,437.93	\$ 12,387.16	\$ 13,770.80
Loans and Discounts (Sec. by Col.)	22,218.23	32,249.13	32,105.27
Loans on Real Estate.....	800.00	850.00	800.00
Overdrafts (Sec. and Unsec.).....	6.69	3.80	47.80
United States Bonds.....	1,350.00	1,300.00	1,300.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	29.50	29.50	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,787.66	3,787.66	3,787.66
Banking House.....	.....	.....	.....
Other Real Estate.....	100.00	100.00	1,988.55
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	19,353.39	9,684.48	11,634.36
Checks on Other Banks.....	155.27	20.12	42.00
Currency	1,445.00	30.00	831.00
Gold	462.50	377.50	385.00
Silver and Fractional Coin.....	1,244.55	710.19	688.39
Expense Account.....	355.84	.....	.....
Other Resources.....	1,968.18	2,380.16	1,409.23
Total	\$ 66,714.74	\$ 63,909.70	\$ 68,790.06

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	5,035.87	5,035.87	5,035.87
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	10,000.00	12,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	47,041.24	37,403.70	40,944.19
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	4,637.63	1,470.13	810.00
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 66,714.74	\$ 63,909.70	\$ 68,790.06

(Chartered April 2nd, 1919)

No. 363

THE DAILEY STATE BANK, DAILEY

(Logan County)

OFFICERS FOR 1923

D. W. Scott, President; O. K. Clark, Vice-President; John E. Rugg, Vice-President; H. J. Weins, Cashier.

DIRECTORS FOR 1923

D. W. Scott, O. K. Clark, H. J. Weins, John E. Rugg, G. K. Rugg.

RESOURCES

Loans and Discounts (Unsec.).....\$	11,466.26	\$	15,049.50	\$	19,696.86
Loans and Discounts (Sec. by Col.)	14,120.33		23,545.42		20,359.09
Loans on Real Estate.....					311.30
Overdrafts (Sec. and Unsec.).....	76.98		126.18		137.29
United States Bonds.....	5,000.00				
Bonds to Secure Postal Savings....					
Other Bonds and Securities.....	1,183.41		926.86		296.92
Premium on Bonds.....					
Furniture and Fixtures.....	2,306.92		2,306.92		2,306.92
Banking House	2,719.15		2,719.15		2,719.15
Other Real Estate.....					
Due from Banks (not Res. Banks)	357.35		600.26		37.12
Cash Items.....					
Due from Reserve Banks.....	8,266.02		3,141.03		2,979.69
Checks on Other Banks.....			50.00		275.91
Currency	1,987.00		1,688.00		1,160.00
Gold	25.00		5.00		5.00
Silver and Fractional Coin.....	314.65		310.77		409.39
Expense Account.....					
Other Resources.....					102.70
Total	\$ 47,823.07	\$	50,469.09	\$	50,797.34

LIABILITIES

Capital Stock.....\$	10,000.00	\$	10,000.00	\$	10,000.00
Surplus Fund.....	1,500.00		1,500.00		1,700.00
Undivided Profits (Net).....	572.16		1,374.39		
Bills Payable.....					5,000.00
Notes Rediscounted.....					
Savings Accounts.....	436.11		656.30		564.34
Postal Savings Accounts.....					
Trust Funds.....					
Dividends Unpaid.....					
Individual Deposits.....	27,908.26		25,091.64		17,224.14
Due to Banks (not Res. Banks)....					
Due to Reserve Banks.....					
Demand Certificates of Deposit....			548.12		
Time Certificates of Deposit.....	6,831.36		11,260.64		16,221.16
Certified Checks.....	575.18				
Cashier's Checks.....			38.00		87.40
Reserved for Interest.....					
Reserved for Taxes.....					
Other Liabilities.....					
Total	\$ 47,823.07	\$	50,469.09	\$	50,797.34

(Chartered June 21st, 1910)

No. 192

THE BANK OF DE BEQUE, DE BEQUE

(Mesa County)

OFFICERS FOR 1923

S. G. McMullin, President; J. A. Wilcoxson, Vice-President;
Floyd H. Lischke, Cashier.

DIRECTORS FOR 1923

S. G. McMullin, J. A. Wilcoxson, Howard H. McMullin.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	25,784.60	\$ 27,200.57	\$ 29,870.24
Loans and Discounts (Sec. by Col.)	23,720.32	10,275.88	13,915.03
Loans on Real Estate.....	6,961.96	10,684.40	12,172.29
Overdrafts (Sec. and Unsec.).....	45.15	68.56	248.52
United States Bonds.....	5,884.26	292.57	3,257.79
Bonds to Secure Postal Savings....		1,969.30	
Other Bonds and Securities.....	5,577.44	4,955.04	3,664.31
Premium on Bonds.....			
Furniture and Fixtures.....	1,500.00	1,720.65	1,720.65
Banking House.....	8,000.00	8,000.00	8,000.00
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....	20,869.76	19,184.54	14,457.94
Checks on Other Banks.....			49.77
Currency	4,765.00	5,104.00	3,018.00
Gold	385.00	467.50	60.00
Silver and Fractional Coin.....	480.79	762.60	954.90
Expense Account.....			
Other Resources.....			
Total	\$ 103,974.28	\$ 90,685.61	\$ 91,389.44

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	10,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	2,213.92	1,586.60	447.93
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....	1,622.10	2,497.31	2,585.17
Postal Savings Accounts.....			
Trust Funds.....		326.00	
Dividends Unpaid.....			
Individual Deposits.....	62,294.64	57,346.16	61,098.68
Due to Banks (not Res. Banks) ..			
Due to Reserve Banks.....			
Demand Certificates of Deposit....	6,115.13	5,000.00	5,000.00
Time Certificates of Deposits.....	11,728.49	8,396.14	6,646.14
Certified Checks			20.00
Cashier's Checks.....		533.40	581.52
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 103,974.28	\$ 90,685.61	\$ 91,389.44

(Chartered April 1st, 1910)

No. 185

DEER TRAIL STATE BANK, DEER TRAIL

(Arapahoe County)

OFFICERS FOR 1923

S. Guy Morrow, President; A. M. Sniff, Vice-President; R. L. Bloss, Cashier.

DIRECTORS FOR 1923

S. Guy Morrow, A. M. Sniff, Fred A. Beuck, Henry O. Beuck.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	61,013.73	\$ 58,168.70	\$ 56,115.13
Loans and Discounts (Sec. by Col.)	28,885.31	25,460.53	30,389.26
Loans on Real Estate.....	3,573.06	8,276.81	11,020.53
Overdrafts (Sec. and Unsec.).....	377.23	393.41	352.55
United States Bonds.....	550.00	450.00	450.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	501.19	233.47	526.91
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	4,275.47	4,275.47	4,275.47
Banking House.....	2,910.00	2,910.00	2,910.00
Other Real Estate.....	.....	3,788.55	3,788.55
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	15,305.48	4,088.77	10,537.96
Checks on Other Banks.....	1,621.53	1,935.54	1,190.69
Currency.....	2,959.00	2,355.00	3,655.00
Gold.....	155.00	150.00	175.00
Silver and Fractional Coin.....	1,072.71	939.89	1,279.43
Expense Account.....	.....	.....	.....
Other Resources.....	155.40	2,842.84	4,507.77
Total	\$ 123,355.11	\$ 116,268.98	\$ 131,174.25

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)	52.42	.....	.....
Bills Payable	13,969.94	19,627.95	19,300.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	11,290.66	11,729.81	11,419.24
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	58,539.67	50,920.48	67,951.65
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,700.00	5,000.00	5,250.00
Time Certificates of Deposit.....	8,724.52	5,788.67	6,238.67
Certified Checks.....	205.00	20.00	20.00
Cashier's Checks.....	2,872.90	3,182.07	994.69
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 123,355.11	\$ 116,268.98	\$ 131,174.25

(Chartered December 19th, 1908)

No. 25

THE BANK OF DEL NORTE, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1923

J. P. Russell, President; J. W. Rafter, Vice-President;
E. F. Knappenberger, Cashier.

DIRECTORS FOR 1923

J. P. Russell, J. W. Rafter, M. I. Chenoweth, R. A. Chisholm,
E. F. Knappenberger.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,040.82	\$ 52,878.47	\$ 56,743.05
Loans and Discounts (Sec. by Col.)	65,607.89	68,589.84	70,608.47
Loans on Real Estate.....	10,869.00	11,925.11	11,925.11
Overdrafts (Sec. and Unsec.).....	617.88	420.21	839.73
United States Bonds.....	6,500.00	6,150.00	5,750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	9,315.78	4,336.57	4,267.33
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,000.00	5,000.00	5,000.00
Banking House.....	13,000.00	13,000.00	13,000.00
Other Real Estate.....	6,841.97	6,891.97	6,891.97
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	9,096.48	7,528.75	1,437.47
Checks on Other Banks.....	88.21	584.54	120.70
Currency	3,432.00	3,052.00	1,871.00
Gold	1,015.00	1,080.00	1,075.00
Silver and Fractional Coin.....	440.58	251.41	673.17
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 181,865.61	\$ 181,688.87	\$ 180,203.00

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	3,116.15	947.52	380.52
Bills Payable.....	15,300.45	15,500.00	19,120.00
Notes Rediscounted.....	2,600.00	3,025.00	3,025.00
Savings Accounts.....	6,590.63	8,745.89	9,750.36
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	70,678.72	56,559.22	51,670.39
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	59,615.14	73,260.44	70,886.60
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,964.52	1,650.80	3,370.13
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 181,865.61	\$ 181,688.87	\$ 180,203.00

(Chartered June 30th, 1908)

No. 28

RIO GRANDE STATE BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1923

Adam J. Weiss, President; Marx Lorig, Vice-President; W. S. Johnson, Cashier.

DIRECTORS FOR 1923

Adam J. Weiss, Marx Lorig, W. S. Johnson, Jno. N. Moser, Lester L. Chastain.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	28,240.95	\$ 25,509.55	\$ 31,387.89
Loans and Discounts (Sec. by Col.)	82,578.02	92,140.66	88,348.82
Loans on Real Estate.....	18,339.49	18,522.40	12,320.05
Overdrafts (Sec. and Unsec.).....	2,693.77	3,353.12	593.43
United States Bonds.....	6,000.00	11,500.00	6,600.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	3,585.76	1,847.56
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	985.00
Banking House.....	3,500.00	3,500.00	3,500.00
Other Real Estate.....	982.64	915.64	942.19
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	62,670.10	22,976.27	19,229.60
Checks on Other Banks.....	324.11	119.32	177.00
Currency	5,678.00	5,515.00	8,128.00
Gold	555.00	917.50	912.50
Silver and Fractional Coin.....	1,247.70	1,368.60	1,135.31
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 212,809.78	\$ 189,923.82	\$ 176,107.35

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	2,572.24	3,344.83	2,537.65
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	139,832.24	110,435.74	97,757.60
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	36,684.07	45,135.34	44,829.19
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,721.23	1,007.91	982.91
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 212,809.78	\$ 189,923.82	\$ 176,107.35

(Chartered April 27th, 1909)

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1923

Melvin Springer, President; Harry A. Smith, Vice-President; L. W. Sweitzer, Vice-President; A. M. Mathews, Vice-President; Chas. E. Parker, Cashier; R. C. Raber, Assistant Cashier.

DIRECTORS FOR 1923

M. Springer, Harry A. Smith, Chas. E. Parker, Chas. E. Blaine, W. R. Johnson, J. E. Gallup, R. S. Kelso, I. C. Hall, A. M. Mathews.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	85,986.39	\$ 91,230.29	\$ 185,598.32
Loans and Discounts (Sec. by Col.)	81,612.42	82,080.00	129,469.30
Loans on Real Estate.....	16,854.50	15,575.49	22,462.91
Overdrafts (Sec. and Unsec.).....	1,828.88	.....	.....
United States Bonds.....	25,550.00	16,050.00	25,491.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	17,492.33	16,746.76	80,480.24
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	6,000.00
Banking House.....	.....	.....	43,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	542.89
Cash Items.....	109.10	971.05	8,427.20
Due from Reserve Banks.....	44,576.23	28,142.13	119,303.93
Checks on Other Banks.....	2,629.98	7,996.14	10,475.40
Currency	1,891.00	2,240.00	19,369.00
Gold	5,760.00	5,900.00	6,000.00
Silver and Fractional Coin.....	1,077.78	789.23	2,754.95
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 287,368.61	\$ 269,781.09	\$ 659,876.14

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	5,898.38	2,426.09	1,969.02
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	2,927.32	38,817.97
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	151,977.39	152,952.40	325,825.02
Due to Banks (not Res. Banks)....	17,260.81	1,804.83	32,527.05
Due to Reserve Banks.....	.....	.....	6,880.38
Demand Certificates of Deposit.....	26,250.00	13,650.00	13,250.00
Time Certificates of Deposit.....	40,624.97	48,811.52	177,704.51
Certified Checks.....	.....	.....	36.06
Cashier's Checks.....	5,357.06	7,208.93	22,866.13
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 287,368.61	\$ 269,781.09	\$ 659,876.14

(Chartered August 17th, 1908)

No. 36

THE AMERICAN BANK AND TRUST CO., DENVER

(Denver County)

OFFICERS FOR 1923

Godfrey Schirmer, President; Jacob Fillius, Vice-President; A. Kunsmiller, Vice-President and Secretary; J. C. Barber, Assistant Secretary; John Ver Lee, Assistant Secretary; Fritz A. Nagel, Trust Officer.

DIRECTORS FOR 1923

T. B. Burbridge, Jacob Fillius, Phil. P. Friederich, Ben Grimes, John A. Keefe, A. Kunsmiller, Louis W. Mack, H. P. Nagel, Godfrey Schirmer, D. L. Webb, Philip A. Zang

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 2,091,596.88	\$ 2,304,424.50	\$ 2,242,700.23
Loans and Discounts (Sec. by Col.)	1,844,565.36	2,085,586.68	2,427,323.72
Loans on Real Estate.....	930,443.72	1,253,433.74	1,088,449.50
Overdrafts (Sec. and Unsec.).....	2,982.76	1,381.57	2,039.70
United States Bonds.....	1,251,219.19	1,300,113.10	1,302,342.01
Bonds to Secure Postal Savings.....	54,000.00	54,000.00	54,000.00
Other Bonds and Securities.....	1,819,860.90	2,210,342.64	2,054,610.17
Premium on Bonds.....	1,356.50	1,356.50	1,356.50
Furniture and Fixtures.....	27,294.33	25,214.04	26,247.04
Banking House.....	44,490.00	43,650.00	43,650.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	85,609.88	52,524.72	73,601.76
Cash Items.....	51,067.48	79,859.91	36,090.12
Due from Reserve Banks.....	787,815.15	891,474.00	878,370.44
Checks on Other Banks.....	137,822.13	136,038.75	129,262.38
Currency	121,721.00	94,453.00	110,091.00
Gold	30,495.00	7,420.00	13,127.50
Silver and Fractional Coin.....	25,285.45	22,067.57	32,778.43
Expense Account.....	.....	.....	.....
Other Resources.....	98,940.52	133,269.00	113,614.56
Total	\$ 9,406,566.25	\$10,696,609.72	\$10,629,655.06

LIABILITIES

Capital Stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund.....	250,000.00	250,000.00	250,000.00
Undivided Profits (Net).....	254,362.78	273,061.17	287,308.63
Bills Payable.....	260,000.00	650,000.00	650,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts	5,157,035.05	5,359,488.89	5,000,172.65
Postal Savings Accounts.....	12,672.23	27,783.05	43,199.00
Trust Funds.....	83,419.75	72,983.54	81,014.50
Dividends Unpaid.....	.....	20,000.00	20.00
Individual Deposits.....	2,463,787.20	2,404,807.43	2,824,892.06
Due to Banks (not Res. Banks)....	51,133.23	37,309.46	45,463.71
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	57,742.99	79,663.50	42,336.88
Time Certificates of Deposit.....	101,680.87	673,679.35	559,538.75
Certified Checks.....	19,353.42	11,190.88	8,824.30
Cashier's Checks.....	97,039.20	105,022.45	94,534.86
Reserved for Interest.....	6,283.31	.....	30,000.00
Reserved for Taxes.....	20,200.00	22,200.00	22,200.00
Other Liabilities.....	71,856.22	209,420.00	190,248.72
Total	\$ 9,406,566.25	\$10,696,609.72	\$10,629,655.06

(Chartered June 1st, 1920)

No. 399

BANKERS TRUST COMPANY, DENVER
(Denver County)

OFFICERS FOR 1923

A. C. Foster, President; Henry Swan, Vice-President; Clark G. Mitchell, Vice-President; W. D. Downs, Vice-President; K. A. Kennedy, Assistant Vice-President; Canton O'Donnell, Assistant Vice-President; Joseph D. Hitch, Assistant Vice-President; Allen Herrick, Assistant Vice-President; Albert S. Brooks, Secretary and Trust Officer; Ralph P. DeSwarte, Treasurer; H. P. Nagel Jr., Assistant Secretary; L. E. Anderson, Assistant Secretary.

DIRECTORS FOR 1923

C. H. Cheney, Clarence J. Daly, Tyson Dines, Merritt W. Gano, James B. Grant, S. N. Hicks, Wm. V. Hodges, P. H. Holme, Herbert E. Johnson, E. S. Kassler, Stephen Knight, Samuel E. Kohn, Finlay L. MacFarland, John C. Mitchell, Oscar L. Malo, James Owen, W. E. Porter, Mary Dean Reed, James Ringold, Fred W. Standart, Oliver H. Shoup, Hon. Wm. E. Sweet, J. F. Welborn, C. MacA. Willcox, E. T. Wilson, A. C. Foster, Henry Swan, Clark G. Mitchell, Wm. D. Downs, Albert S. Brooks, John Hay.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 171 349.69	\$ 240,866.47	\$
Loans and Discounts (Sec. by Col.)	2,747,973.80	3,253,516.59	.....
Loans on Real Estate.....	120,250.18	359,188.45	.....
Overdrafts (Sec. and Unsec.).....	105.39	1,076.28	.....
United States Bonds.....	469,138.56	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,099,916.01	1,089,032.69	.....
Premium on Bonds.....	4,474.92	.....	.....
Furniture and Fixtures.....	71,076.95	62,325.11	.....
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	16,112.66	8,410.26	.....
Cash Items.....	4.00	176.50	.....
Due from Reserve Banks.....	673,969.16	630,803.62	.....
Checks on Other Banks.....	56,469.22	101,285.69	.....
Currency	125,587.00	48,144.00	.....
Gold	2,227.50	6,962.50	.....
Silver and Fractional Coin.....	9,135.37	6,445.66	.....
Expense Account.....	.....	2,242.02	.....
Other Resources.....	121,444.27	122,442.19	.....
Total	\$ 5,689,234.68	\$ 5,932,918.03	\$

LIABILITIES

Capital Stock	\$ 1,000,000.00	\$ 1,000,000.00	\$
Surplus Fund.....	250,000.00	250,000.00	.....
Undivided Profits (Net).....	13,599.62	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	937,956.76	1,031,259.13	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	94,145.09	30,333.52	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	2,785,915.01	2,806,648.32	.....
Due to Banks (not Res. Banks)....	104,665.08	61,227.22	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit	32,500.00	52,625.00	.....
Time Certificates of Deposit.....	251,279.02	534,300.72	.....
Certified Checks.....	24,391.39	17,114.52	.....
Cashier's Checks.....	34,745.27	36,014.47	.....
Reserved for Interest.....	3,034.05	9,202.49	.....
Reserved for Taxes.....	25,781.25	35,232.80	.....
Other Liabilities.....	131,222.14	68,959.84	.....
Total	\$ 5,689,234.68	\$ 5,932,918.03	\$

(Chartered August 9th, 1912)

No. 241

THE CAPITOL HILL STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Dewey C. Bailey, President; Walter V. Escher, Vice-President; H. V. Kepner, Vice-President; Andrew I. Campbell, Cashier; G. D. Perry, Assistant Cashier.

DIRECTORS FOR 1923

Dewey C. Bailey, Walter V. Escher, Andrew I. Campbell, H. V. Kepner, Wm. D. Nash, E. W. Hinchman, Lee Ramsey.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	92,369.50	\$ 103,365.45	\$ 101,514.87
Loans and Discounts (Sec. by Col.)	296,675.61	297,557.54	279,345.73
Loans on Real Estate.....	39,464.39	36,494.49	31,401.19
Overdrafts (Sec. and Unsec.).....	4,057.75	2,695.33	3,760.04
United States Bonds.....	30,774.47	36,774.47	36,774.47
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	113,772.82	101,938.27	104,616.17
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,538.88	2,981.15	2,985.65
Banking House.....	-----	30,000.00	26,200.00
Other Real Estate.....	3,360.00	3,360.00	3,360.00
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	-----	-----	-----
Due from Reserve Banks.....	43,706.72	76,034.52	35,499.99
Checks on Other Banks.....	16,533.66	26,699.63	9,471.93
Currency	12,293.00	9,098.00	11,282.00
Gold	888.00	50.00	140.00
Silver and Fractional Coin.....	4,963.87	4,320.10	4,510.36
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	629.33
Total	\$ 661,398.67	\$ 731,368.95	\$ 651,491.73
LIABILITIES			
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	28,000.00	20,000.00	15,000.00
Undivided Profits (Net).....	5,336.10	996.31	-----
Bills Payable.....	-----	65,000.00	35,000.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	168,393.08	178,972.09	151,600.19
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	6.00	6.00
Individual Deposits.....	339,347.57	305,821.12	274,990.48
Due to Banks (not Res. Banks)....	3,370.64	7,924.62	8,427.91
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	46,500.00	46,500.00	46,500.00
Time Certificates of Deposit.....	11,835.29	42,155.19	38,777.48
Certified Checks	480.51	5,421.57	16,688.89
Cashier's Checks.....	3,135.48	8,572.05	14,500.78
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	5,000.00	-----	-----
Total	\$ 661,398.67	\$ 731,368.95	\$ 651,491.73

(Chartered June 16th, 1908)

No. 30

THE CENTRAL SAVINGS BANK AND TRUST CO., DENVER

(Denver County)

OFFICERS FOR 1923

J. V. Cockins, President; J. M. Bordy, Vice-President; R. F. Marshall, Cashier;
 Carle H. Smith, Vice-President; C. M. Good, Assistant Cashier;
 W. M. Marshall, Assistant Cashier.

DIRECTORS FOR 1923

J. V. Cockins, R. A. Cockins, J. M. Bordy, R. F. Marshall, J. M. Collins,
 W. W. Wilmore, A. B. Trott, B. F. Salzer, Carle H. Smith.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 261,173.30	\$ 165,579.76	\$ 100,147.86
Loans and Discounts (Sec. by Col.)	3,456,821.70	3,195,846.52	3,118,109.80
Loans on Real Estate.....	261,214.22	225,280.01	202,556.08
Overdrafts (Sec. and Unsec.).....	1,699.41	1,544.57	1,571.12
United States Bonds.....	3,213,116.05	3,382,481.05	1,829,360.60
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	318,641.55	235,733.20	229,213.20
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	101,344.89	102,812.59	102,812.59
Banking House	-----	-----	-----
Other Real Estate.....	-----	91,133.51	91,133.51
Due from Banks (not Res. Banks)	49,572.98	14,217.02	24,507.85
Cash Items	5,005.24	6,383.98	3,900.52
Due from Reserve Banks.....	1,136,203.50	1,026,384.21	1,611,193.87
Checks on Other Banks.....	62,351.65	111,862.68	61,236.11
Currency	199,926.00	193,428.00	352,887.00
Gold	127,517.50	125,972.50	108,397.50
Silver and Fractional Coin.....	24,891.85	26,759.58	28,666.49
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 9,219,479.84	\$ 8,905,419.18	\$ 7,865,694.10

LIABILITIES

Capital Stock	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund	275,000.00	275,000.00	275,000.00
Undivided Profits (Net).....	49,871.82	29,523.75	7,839.79
Bills Payable	-----	-----	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	5,859,835.26	5,885,933.66	4,852,231.83
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	2,279.43	1,040.09	771.19
Dividends Unpaid	-----	-----	-----
Individual Deposits	1,623,485.09	1,611,125.79	1,600,894.85
Due to Banks (not Res. Banks)....	692,014.17	430,724.55	459,795.12
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	29,348.04	16,329.64	6,879.08
Time Certificates of Deposit.....	137,771.66	116,010.24	124,470.59
Certified Checks	6,632.54	4,528.01	3,095.54
Cashier's Checks	43,241.83	35,203.45	34,716.11
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 9,219,479.84	\$ 8,905,419.18	\$ 7,865,694.10

(Chartered October 5th, 1908)

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1923

B. F. Clark, President; E. C. Heinly Vice-President; F. L. Barkley, Cashier;
E. M. Clark, Assistant Cashier.

DIRECTORS FOR 1923

B. F. Clark, F. L. Barkley, E. C. Heinly, E. M. Clark, W. A. McCutchen,
C. M. McCutchen, C. M. Deppen, R. S. Willoughby, F. R. Lilyard.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	37,099.10	\$ 38,582.77	\$ 21,906.80
Loans and Discounts (Sec. by Col.)	509,007.16	526,473.77	487,928.07
Loans on Real Estate.....	16,388.00	20,253.05	19,586.00
Overdrafts (Sec. and Unsec.).....	399.59	625.96	648.94
United States Bonds.....	20,600.00	27,000.00	28,500.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	64,818.44	116,012.93	153,749.45
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,140.15	5,250.00	5,317.50
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	304.45	11,241.03
Cash Items	108.38	523.78	243.30
Due from Reserve Banks.....	196,977.07	169,796.47	110,849.88
Checks on Other Banks.....	1,664.67	491.80	1,511.32
Currency	27,967.00	26,199.00	26,140.00
Gold	7,665.00	6,540.00	3,705.00
Silver and Fractional Coin.....	4,369.01	3,742.72	5,498.69
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 893,203.57	\$ 941,796.70	\$ 876,826.03

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	25,699.29	24,289.38	20,779.46
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	237,154.83	232,192.79	184,899.67
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	2,000.00	.....
Individual Deposits	402,171.70	462,065.62	437,832.75
Due to Banks (not Res. Banks).....	15,574.64	11,941.28	17,501.50
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	98,247.30	102,036.61	99,063.99
Certified Checks	567.10	1,524.44	3,135.32
Cashier's Checks	13,704.35	5,646.58	13,613.34
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities	84.36	.....	.....
Total	\$ 893,203.57	\$ 941,796.70	\$ 876,826.03

(Chartered December 10th, 1914)

No. 280

THE COMMERCE STATE & SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1923

D. A. Randall, President; A. H. Keeney, Vice-President; G. Clay Gates, Cashier.

DIRECTORS FOR 1923D. A. Randall, A. H. Keeney, G. W. Gates, T. F. Gilligan, A. W. Hamilton,
A. R. Johnson, George J. Gleason.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	32,361.11	\$ 26,426.59	\$ 31,991.27
Loans and Discounts (Sec. by Col.)	158,632.16	185,990.56	135,436.15
Loans on Real Estate.....	1,462.94	1,462.94	1,462.94
Overdrafts (Sec. and Unsec.).....	33.19	130.00	72.83
United States Bonds.....	3,275.90	-----	-----
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	30,986.71	30,732.50	30,732.50
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	5,875.70	5,875.70	5,875.70
Banking House	30,000.00	20,000.00	20,000.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	4,895.90	2,687.51	80.00
Cash Items	296.80	27.70	148.05
Due from Reserve Banks.....	112,997.22	54,856.47	56,039.90
Checks on Other Banks.....	3,430.58	3,357.46	2,238.31
Currency	9,733.00	8,561.00	7,356.00
Gold	3,485.00	5,247.50	4,380.00
Silver and Fractional Coin.....	2,617.84	2,311.56	3,425.97
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 400,084.05	\$ 347,667.49	\$ 299,239.62

LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	8,703.48	6,559.65	8,193.71
Bills Payable	-----	-----	25,000.00
Notes Rediscounted	-----	-----	-----
Savings Accounts	62,463.24	53,262.74	30,264.21
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	227,399.31	183,883.67	129,323.89
Due to Banks (not Res. Banks).....	20,800.00	32,844.58	32,267.48
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	12,800.00	7,500.00	7,500.00
Time Certificates of Deposit.....	3,716.18	7,026.33	6,918.08
Certified Checks	3,401.70	250.00	250.00
Cashier's Checks	5,800.14	1,340.52	4,522.25
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 400,084.05	\$ 347,667.49	\$ 299,239.62

(Chartered ———)

No. A

THE CONTINENTAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

John W. Springer, President; Wm. E. Renshaw, Vice-President;
B. B. Harding, Cashier.

DIRECTORS FOR 1923

Frank C. Came, Paul B. Gaylord, Arthur Patterson, Wm. E. Renshaw,
John W. Springer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$		\$	\$
Loans and Discounts (Sec. by Col.)	83,092.13	84,089.98	84,042.13
Loans on Real Estate.....	502.15	202.15	
Overdrafts (Sec. and Unsec.).....			
United States Bonds.....			
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	61,000.00	61,000.00	61,000.00
Premium on Bonds.....			
Furniture and Fixtures.....			
Banking House			
Other Real Estate.....	1,000.00		
Due from Banks (not Res. Banks)			
Cash Items	5.95		
Due from Reserve Banks.....	79.68		
Checks on Other Banks.....	1.05		
Currency		12.00	
Gold			
Silver and Fractional Coin.....	.43	.75	2.65
Expense Account	274,547.55		
Other Resources	6,007.41	286,073.84	286,024.95
Total	\$ 426,236.35	\$ 431,378.72	\$ 431,069.73
LIABILITIES			
Capital Stock	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus Fund			
Undivided Profits (Net).....			
Bills Payable.....	77,591.70	76,116.96	76,116.96
Notes Rediscounted	46,518.15	46,518.15	46,518.15
Savings Accounts			
Postal Savings Accounts.....			
Trust Funds	2,126.50	5,607.06	6,339.59
Dividends Unpaid			
Individual Deposits			
Due to Banks (not Res. Banks).....		1,136.55	595.03
Due to Reserve Banks.....			
Demand Certificates of Deposit.....			
Time Certificates of Deposit.....		2,000.00	1,500.00
Certified Checks			
Cashier's Checks			
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities			
Total	\$ 426,236.35	\$ 431,378.72	\$ 431,069.73

(Chartered May 18th, 1912)

No. 234

THE GUARDIAN TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

Denver R. Platt, President; Hugh L. MacWhirter, Vice-President;
David H. Coover, Second Vice-President; Charles W. Jones, Secretary;
Dye G. Liggitt, Cashier; Louis G. Olivier, Treasurer.

DIRECTORS FOR 1923

C. A. Bowman, Charles Bayly, David H. Coover, Charles W. Jones,
Hugh L. MacWhirter, A. E. McGlashan, Denver R. Platt, William E. Russell,
George K. Olmsted.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	483,773.53	\$ 447,612.33	\$ 369,175.48
Loans and Discounts (Sec. by Col.)	341,050.09	398,503.51	353,053.81
Loans on Real Estate.....	20,780.00	17,850.00	37,650.00
Overdrafts (Sec. and Unsec.).....	3,913.16	1,151.82	1,403.77
United States Bonds.....	2,831.85	.....	7,219.64
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	149,864.62	107,746.46	113,178.04
Premium on Bonds.....	4,905.00	4,931.65	4,905.00
Furniture and Fixtures.....	82,276.02	82,276.02	82,276.02
Banking House	151,398.15	151,398.15	151,398.15
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	25,743.63	13,532.26	683.60
Cash Items	1,772.67	853.68	1,669.69
Due from Reserve Banks.....	189,331.47	173,661.51	126,073.63
Checks on Other Banks.....	23,226.00	35,896.63	12,315.47
Currency	28,722.00	31,533.00	37,660.00
Gold	2,095.00	2,835.00	2,680.00
Silver and Fractional Coin.....	16,445.89	6,103.58	9,676.28
Expense Account .....	.....	.....	.....
Other Resources	1,026.60	12.50	653.43
Total	\$ 1,529,155.68	\$ 1,475,898.10	\$ 1,311,672.01

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	240,000.00	\$ 240,000.00	\$ 240,000.00
Surplus Fund	14,500.00	14,500.00	14,500.00
Undivided Profits (Net).....	21,458.16	23,808.78	21,824.24
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	391,255.03	381,111.05	310,473.95
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	747,061.40	667,384.02	532,029.89
Due from Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	22,500.00	36,500.00	32,631.00
Time Certificates of Deposit.....	20,635.12	46,873.95	39,387.73
Certified Checks	2,972.72	615.80	4,082.21
Cashier's Checks	65,673.25	33,104.50	11,538.21
Reserved for Interest.....	.....	1,150.00	3,450.00
Reserved for Taxes.....	3,100.00	3,850.00	1,300.00
Other Liabilities .....	.....	27,000.00	100,454.78
Total	\$ 1,529,155.68	\$ 1,475,898.10	\$ 1,311,672.01

(Chartered March 11th, 1910)

No. 182

THE HIBERNIA BANK AND TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

E. P. Ryan, President; M. C. Harrington, Active Vice-President;
Wm. P. Horan, First Vice-President; E. A. Hanifen, Second Vice-President;
Leo P. Floyd, Secretary; P. R. Riordan, Treasurer.

DIRECTORS FOR 1923

Wm. P. Horan, August Hahnwald, E. A. Hanifen, Arthur Maroney,
Dr. Edw. Delehanty, J. Frances Leonard, John H. Reddin, M. C. Harrington,
W. O. Reynolds, Edward P. Ryan, C. Paul Harrington.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	183,424.40	\$ 162,056.58	\$
Loans and Discounts (Sec. by Col.)	291,332.13	257,020.45	.....
Loans on Real Estate.....	96,724.00	128,575.00	.....
Overdrafts (Sec. and Unsec.).....	2,411.22	6,172.62	.....
United States Bonds.....	102,550.00	95,550.00	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	592,032.47	582,717.37	.....
Premium on Bonds.....	7,808.17	8,232.57	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House .....	.....	.....	.....
Other Real Estate.....	26,111.31	25,289.73	.....
Due from Banks (not Res. Banks)	6,197.65	24,740.92	.....
Cash Items	496.87	35.00	.....
Due from Reserve Banks.....	150,439.16	160,922.20	.....
Checks on Other Banks.....	4,626.98	16,361.28	.....
Currency	33,971.00	27,490.00	.....
Gold	26,050.00	25,235.00	.....
Silver and Fractional Coin.....	11,462.33	6,330.85	.....
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 1,535,637.69	\$ 1,526,729.57	\$

LIABILITIES

Capital Stock	\$ 100,000.00	\$ 100,000.00	\$
Surplus Fund	30,000.00	30,000.00	.....
Undivided Profits (Net)	29,907.94	23,000.23	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	615,259.09	573,088.02	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds	7,695.42	6,885.33	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	579,907.07	615,498.30	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	3,392.36	3,172.36	.....
Time Certificates of Deposit.....	132,523.47	141,567.02	.....
Certified Checks	790.87	215.80	.....
Cashier's Checks	36,161.47	33,302.51	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 1,535,637.69	\$ 1,526,729.57	\$

(Chartered October 20th, 1910)

No. 202

THE HOME SAVINGS AND TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

Frank L. Bishop, President; M. A. McLaughlin, Vice-President;
 Frank E. Mulvihill, Vice-President; George W. Vallery, Vice-President;
 Will F. Bishop, Secretary-Treasurer; Louis B. May, Assistant Secretary.

DIRECTORS FOR 1923

Frank L. Bishop, H. Brown Cannon, Ben Kemper, C. S. Lambie,
 M. A. McLaughlin, Theo. L. Meier, Frank E. Mulvihill, R. V. Weicker.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 2,112,817.94	\$ 2,344,844.29	\$ 1,956,092.59
Loans and Discounts (Sec. by Col.)	905,404.90	928,405.94	900,500.58
Loans on Real Estate.....	521,517.73	508,931.90	621,067.63
Overdrafts (Sec. and Unsec.).....	2,569.38	11,520.17	20,199.04
United States Bonds.....	228,666.22	264,916.22	20,766.22
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	282,000.38	248,745.07	109,846.39
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	25,165.48	23,017.33	24,767.33
Banking House	-----	-----	-----
Other Real Estate.....	57,750.64	70,254.37	70,254.37
Due from Banks (not Res. Banks)	-----	4,254.25	866.00
Cash Items	20.00	11,694.52	7,697.17
Due from Reserve Banks.....	106,413.80	261,975.98	325,757.81
Checks on Other Banks.....	238,184.16	111,270.11	54,456.85
Currency	35,722.68	82,225.00	246,938.00
Gold	115,832.00	25,557.50	30,330.00
Silver and Fractional Coin.....	30,755.00	27,359.55	17,267.03
Expense Account	14,921.56	-----	-----
Other Resources	-----	-----	36,837.62
Total	\$ 4,677,741.87	\$ 4,924,972.20	\$ 4,443,644.63
LIABILITIES			
Capital Stock	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus Fund	135,00.00	150,000.00	150,000.00
Undivided Profits (Net).....	47,909.24	31,638.00	32,799.00
Bills Payable	-----	-----	347,317.36
Notes Rediscounted	-----	-----	-----
Savings Accounts	1,801,444.63	1,969,961.68	1,564,038.36
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	2,214,103.06	2,207,220.02	1,854,927.37
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	203.38	37,742.48	33,779.36
Demand Certificates of Deposit.....	11,561.25	55,454.25	50,129.25
Time Certificates of Deposit.....	102,385.96	100,280.23	90,691.66
Certified Checks	72,967.00	10,752.69	46,034.27
Cashier's Checks	72,992.29	161,922.85	61,917.07
Reserved for Interest.....	-----	-----	6,005.46
Reserved for Taxes.....	-----	-----	6,005.47
Other Liabilities	19,175.06	-----	-----
Total	\$ 4,677,741.87	\$ 4,924,972.20	\$ 4,443,644.63

(Chartered October 20th, 1908)

No. 1

INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

John Evans, President; H. J. Alexander, Gerald Hughes, P. E. Cleland, W. M. Bond, J. W. Hyer, Vice-Presidents; M. E. Dukes, Secretary; J. W. Vincent, Treasurer; I. R. Selover, Assistant Secretary; H. L. Morgan, Assistant Secretary.

DIRECTORS FOR 1923

H. J. Alexander, M. K. Blackmer, W. N. W. Blayney, C. R. Boettcher, John Evans, John A. Ewing, Julius C. Gunter, H. K. Holloway, Gerald Hughes, A. V. Hunter, John W. Morey, Wm. P. McPhee, C. C. Parks, M. D. Thatcher, R. C. C. Thatcher.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 419,115.32	\$ 565,212.00	\$ 944,394.76
Loans and Discounts (Sec. by Col.)	4,884,026.36	5,126,188.15	4,959,177.91
Loans on Real Estate.....	1,120,051.28	1,237,577.14	1,314,118.51
Overdrafts (Sec. and Unsec.).....	6,229.88	18,415.69	9,269.63
United States Bonds.....	4,153,037.23	5,171,099.82	4,137,392.68
Bonds to Secure Postal Savings...	40,000.00	40,000.00	43,600.00
Other Bonds and Securities.....	3,722,582.02	2,790,112.37	2,463,968.66
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	82,165.36	86,442.01	86,255.03
Banking House	275,000.00	275,000.00	275,000.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items	2,407.23	19,058.71	21,625.55
Due from Reserve Banks.....	2,233,761.19	1,989,561.08	2,516,690.35
Checks on Other Banks.....	174,186.54	280,998.19	257,718.27
Currency	251,696.00	185,187.00	282,152.00
Gold	2,262.50	29,220.00	33,740.00
Silver and Fractional Coin.....	4,218.20	2,383.84	4,719.99
Expense Account	-----	-----	-----
Other Resources	335,343.64	105,148.14	32,232.82
Total	\$17,706,082.75	\$17,921,604.14	\$17,382,056.16

LIABILITIES

Capital Stock	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund	500,000.00	500,000.00	500,000.00
Undivided Profits (Net).....	445,370.98	488,326.90	538,998.62
Bills Payable	-----	600,000.00	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	6,581,198.72	7,161,928.29	6,962,916.14
Postal Savings Accounts.....	17,015.10	17,045.44	35,212.00
Trust Funds	1,071,755.89	757,493.25	686,999.14
Dividends Unpaid	-----	18,175.00	50.00
Individual Deposits	6,763,549.61	6,517,603.11	6,865,047.08
Due to Banks (not Res. Banks).....	161,044.88	129,240.81	140,818.15
Due to Reserve Banks.....	828,400.00	25,600.00	896.76
Demand Certificates of Deposit.....	20,483.96	50,786.73	300,511.73
Time Certificates of Deposit.....	461,856.93	695,647.35	491,847.35
Certified Checks	14,922.05	114,960.41	9,037.88
Cashier's Checks	161,761.06	161,815.86	141,419.22
Reserved for Interest.....	79,543.19	81,516.33	118,246.17
Reserved for Taxes.....	98,277.22	101,464.66	90,055.92
Other Liabilities	903.16	-----	-----
Total	\$17,706,082.75	\$17,921,604.14	\$17,382,056.16

(Chartered February 19th, 1913)

No. 250

THE INTERSTATE TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1923

O. J. Clark, President; C. B. Perkins, Vice-President; C. A. Land, Cashier;
C. B. Perkins, Assistant Cashier; C. O. Dever, Assistant Cashier.

DIRECTORS FOR 1923

Dr. I. B. Perkins, O. D. Cass, F. N. Briggs, O. J. Clark, A. W. Clark, C. A. Land,
C. B. Perkins.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	468,311.72	\$ 405,625.04	\$
Loans and Discounts (Sec. by Col.)	613,904.66	585,893.80	.....
Loans on Real Estate.....	402,157.22	366,118.03	.....
Overdrafts (Sec. and Unsec.).....	3,570.08	4,531.07	.....
United States Bonds.....	259,242.05	185,385.01	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	447,395.65	434,009.54	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	42,915.56	42,915.56	.....
Banking House	150,000.00	150,000.00	.....
Other Real Estate.....	31,965.85	34,832.85	.....
Due from Banks (not Res. Banks)	8,316.28	1,048.44	.....
Cash Items	11,517.61	223.11	.....
Due from Reserve Banks.....	350,979.93	399,457.87	.....
Checks on Other Banks.....	.....	710.87	.....
Currency	104,693.00	77,241.00	.....
Gold	6,682.50	8,130.00	.....
Silver and Fractional Coin.....	12,664.92	18,728.22	.....
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 2,914,317.03	\$ 2,714,850.41	\$

LIABILITIES

Capital Stock	\$ 200,000.00	\$ 200,000.00	\$
Surplus Fund	100,000.00	75,000.00	.....
Undivided Profits (Net).....	1,221.28	1,431.71	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	1,350,380.22	1,391,878.48	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds	7,854.15	1,719.45	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	1,112,768.33	891,499.83	.....
Due to Banks (not Res. Banks)....	2,327.60	5,003.86	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	33,698.96	31,806.96	.....
Time Certificates of Deposit	82,279.17	99,195.70	.....
Certified Checks	3,892.34	2,040.14	.....
Cashier's Checks	19,894.98	15,274.28	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 2,914,317.03	\$ 2,714,850.41	\$

(Chartered June 1st, 1909)

No. 160

ITALIAN AMERICAN BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Prospero Frazzini, President; Cesare Frazzini, Vice-President;
Felicitto Frazzini, Cashier.

DIRECTORS FOR 1923

Prospero Frazzini, Cesare Frazzini, Felicitto Frazzini.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	222 613.10	\$ 261,291.27	\$ 321,493.70
Loans and Discounts (Sec. by Col.)	100,000.00	110,000.00	117,000.00
Loans on Real Estate.....	87,418.54	93,334.87	90,674.87
Overdrafts (Sec. and Unsec.).....	4,363.89	5,617.28	7,861.79
United States Bonds.....	33,182.85	28,904.48	15,100.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	67,970.60	67,970.60	67,794.18
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,079.16	26,768.92	30,599.72
Banking House	14,000.00	.....	.....
Other Real Estate.....	1,447.60	15,447.60	15,447.60
Due from Banks (not Res. Banks)	18,260.56	18,260.56	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	39,162.20	38,341.06	45,838.53
Checks on Other Banks.....	8,340.19	8,580.15	2,808.63
Currency	18,192.00	13,676.00	20,562.00
Gold	1,820.00	630.00	.....
Silver and Fractional Coin.....	936.87	694.00	3,870.00
Expense Account .....	.....	.....	.....
Other Resources	90.00	2,428.53	15,471.22
Total	\$ 619,877.56	\$ 691,945.32	\$ 754,522.24
LIABILITIES			
Capital Stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund	14,000.00	20,000.00	20,000.00
Undivided Profits (Net).....	10,275.65	.....	.....
Bills Payable .....	.....	15,000.00	40,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	66,367.21	130,731.71
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	178,082.73	158,731.72	157,386.84
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,591.97	12,739.16	14,463.66
Time Certificates of Deposit.....	311,333.14	317,344.70	289,554.71
Certified Checks	594.07	76.75	1,634.75
Cashier's Checks .....	.....	891.50	748.57
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	794.28	2.00
Other Liabilities .....	.....	.....	.....
Total	\$ 619,877.56	\$ 691,945.32	\$ 754,522.24

(Chartered June 1st, 1912)

No. 233

THE MERCHANTS BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Jno. Q. Adams, President; A. S. Donaldson, Vice-President; Allison Stocker, Vice-President; M. T. Murray, Vice-President; Thos. B. Estill, Cashier; L. A. Thorne, Assistant Cashier.

DIRECTORS FOR 1923

Jno. Q. Adams, F. L. Bartlett, H. J. Bourk, Thos. S. Cox, A. S. Donaldson, T. B. Estill, F. L. Fetzner, Chas. W. Hall, G. H. Knifton, M. T. Murray, Carl Ph. Schwalb, F. W. Sanborn, Wm. Small, Allison Stocker, F. E. Wrockloff.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	322,157.36	\$ 340,838.00	\$ 367,351.14
Loans and Discounts (Sec. by Col.)	596,959.40	594,860.37	515,557.99
Loans on Real Estate.....	100,325.00	110,325.00	121,975.00
Overdrafts (Sec. and Unsec.).....	703.17	954.10	801.24
United States Bonds.....	90,450.00	88 700.00	18,900.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	92,668.01	71,035.40	44,769.46
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	9,315.75	9,315.75	9,315.75
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,774.21	557.75	8,837.85
Cash Items	11,840.94	6,400.97	1,059.42
Due from Reserve Banks.....	92,322.72	223,966.46	184,943.62
Checks on Other Banks.....	.....	321.89	7,085.95
Currency	48,674.00	41,298.00	43,494.00
Gold	80.00	265.00	65.00
Silver and Fractional Coin.....	6,174.72	5 491 37	9,767.07
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 1,373,445.28	\$ 1,494,330.06	\$ 1,333,923.49

LIABILITIES

Capital Stock	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus Fund	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	5,021.87	12,160.61	11,408.38
Bills Payable .....	.....	.....	80,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	487,652.89	551,184.12	396,200.01
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	637,093.14	650,052.80	588,467.78
Due to Banks (not Res. Banks)	16,517.02	12,994.59	9,129.79
Due to Reserve Banks.....	360.58	98.73	1,456.88
Demand Certificates of Deposit.....	14,614.65	16,029.65	12,096.14
Time Certificates of Deposit.....	43,270.54	68,526 60	61,001.25
Certified Checks	1,975.51	5,079.53	4,988.27
Cashier's Checks	15,040.29	26,154.96	15,776.84
Reserved for Interest.....	.....	2,048.47	2,800.00
Reserved for Taxes.....	1,898.79	.....	598.15
Other Liabilities .....	.....	.....	.....
Total	\$ 1,373,445.28	\$ 1,494,330.06	\$ 1,333,923.49

(Chartered April 29th, 1919)

No. 366

THE METROPOLITAN STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1923

J. E. Adamson, President; J. F. Beeler, Vice-President; J. A. Rogers, Vice-President; R. H. Groff, Cashier; J. Mignolet, Assistant Cashier.

DIRECTORS FOR 1923

C. A. Irwin, J. E. Adamson, R. H. Groff, H. B. Osborne, J. F. Beeler,
W. C.ENZ. Floyd Clymer, Thomas F. McCusker.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	28,171.60	\$ 34,607.00	\$ 22,075.00
Loans and Discounts (Sec. by Col.)	209,912.40	210,310.74	186,183.53
Loans on Real Estate.....	19,600.00	21,520.61	28,948.75
Overdrafts (Sec. and Unsec.).....	1,501.70	11.16	285.23
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	2,349.00
Other Bonds and Securities.....	.....	1,869.00	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,092.03	3,017.03	3,017.03
Banking House.....	.....	.....	.....
Other Real Estate.....	4,000.00	4,000.00	4,000.00
Due from Banks (not Res. Banks)	7,908.30	4,869.04	3,118.53
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	43,678.95	24,204.11	43,433.28
Checks on Other Banks.....	6,794.93	11,465.84	8,465.28
Currency.....	9,374.00	5,864.00	6,551.00
Gold.....	3,600.00	5,200.00	5,200.00
Silver and Fractional Coin.....	5,799.38	3,719.92	3,698.35
Expense Account.....	557.23	.....	.....
Other Resources.....	.....	.....	.....
Total\$	343,990.52	\$ 330,658.45	\$ 317,324.98

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	20,000.00	20,000.00	21,000.00
Undivided Profits (Net).....	.....	8,158.87	3,054.43
Bills Payable.....	.....	.....	7,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	68,599.24	65,603.00	48,015.45
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	175,246.31	159,275.58	159,003.38
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	23,258.05	17,647.00	16,450.00
Certified Checks.....	1,248.94	3,450.00	605.00
Cashier's Checks.....	5,637.98	6,524.00	12,196.72
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total\$	343,990.52	\$ 330,658.45	\$ 317,324.98

(Chartered August 28th, 1916)

No. 314

THE MOTOR BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Aaron Friedman, President; A. C. Friedman, Vice-President;
James C. McCord, Cashier.

DIRECTORS FOR 1923

Aaron Friedman, A. C. Friedman, Carrie S. Friedman, James C. McCord.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	400.00	\$	\$
Loans and Discounts (Sec. by Col.)	60,872.16	74,431.94	78,601.02
Loans on Real Estate.....	1,120.00	1,900.00	1,900.00
Overdrafts (Sec. and Unsec.).....			
United States Bonds.....	8,855.10	8,253.60	8,253.60
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	4,085.00	5,085.00	5,085.00
Premium on Bonds.....			
Furniture and Fixtures.....	1,596.00	1,496.00	1,496.00
Banking House.....			
Other Real Estate.....			
Due from Banks (not Res. Banks)	500.00		
Cash Items.....			
Due from Reserve Banks.....	2,045.11	8,106.99	1,127.02
Checks on Other Banks.....	2,001.00	1,115.25	1,316.41
Currency	2,500.00	978.00	2,790.00
Gold	820.00	625.00	680.00
Silver and Fractional Coin.....	760.29	286.86	982.42
Expense Account.....			
Other Resources.....	3,770.28	1,988.38	1,745.71
Total	\$ 89,324.94	\$ 104,267.02	\$ 103,267.18

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	5,263.97	9,456.81	11,949.45
Bills Payable.....		5,000.00	4,000.00
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	16,809.11	21,550.83	18,753.67
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit....			
Time Certificates of Deposit.....	650.00	650.00	650.00
Certified Checks.....			
Cashier's Checks.....			
Reserved for Interest.....			
Reserved for Taxes.....	873.86	1,055.90	529.70
Other Liabilities.....	728.00	1,553.48	2,384.36
Total	\$ 89,324.94	\$ 104,267.02	\$ 103,267.18

(Chartered October 14th, 1911)

No. 227

THE NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Gordon Hollis, President; E. C. Shumaker, Vice-President;
Eugene M. Collins, Cashier.

DIRECTORS FOR 1923

E. C. Shumaker, Eugene M. Collins, Gordon Hollis, J. M. Collins,
John M. Campbell.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	77,387.00	\$ 119,570.00	\$ 99,440.66
Loans and Discounts (Sec. by Col.)	94,676.82	124,995.04	91,061.04
Loans on Real Estate.....	11,825.00	2,150.00	2,870.00
Overdrafts (Sec. and Unsec.).....	1,845.63	2,624.54	3,063.24
United States Bonds.....	7,400.00	1,400.00	1,400.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	10,000.00	10,000.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,757.03	3,757.03	3,757.03
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	2,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items . . . . .	.....	116.66	295.40
Due from Reserve Banks.....	49,685.23	47,148.09	30,269.16
Checks on Other Banks	5,269.21	3,231.56	11,338.62
Currency	6,332.00	6,236.00	10,182.00
Gold	1,140.00	1,130.00	170.00
Silver and Fractional Coin	2,726.25	3,052.15	2,550.68
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 262,044.17	\$ 325,411.07	\$ 268,397.83
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	10,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	1,755.92	799.77	1,571.29
Bills Payable.....	.....	.....	9,500.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	77,506.66	83,585.24	54,892.26
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	139,683.61	154,890.83	118,281.18
Due to Banks (not Res. Banks) ..	1,522.08	2,862.07	892.13
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	7,500.00	.....	.....
Time Certificates of Deposit.....	11,739.26	26,923.71	22,897.71
Certified Checks . . . . .	.....	.....	.....
Cashier's Checks	2,336.64	1,349.45	5,363.26
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 262,044.17	\$ 325,411.07	\$ 268,397.83

(Chartered April 20th, 1912)

No. 233

THE PIONEER STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Walter A. Peterson, President; A. C. Monson, Vice-President; Carl, E. Lundvall, Cashier; Sever Daley, Assistant Cashier; F. L. Appell, Assistant Cashier.

DIRECTORS FOR 1923

Walter A. Peterson, Albert C. Monson, Gustav Anderson, Carl E. Lundvall, Sone Nelson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Leans and Discounts (Unsec.).....	\$ 115,627.98	\$ 115,946.80	\$ 114,370.08
Loans and Discount (Sec. by Col.).....	441,903.67	504,335.41	436,282.60
Loans on Real Estate.....	175,374.45	175,686.10	142,327.20
Overdrafts (Sec. and Unsec.).....	1,155.61	1,673.01	579.04
United States Bonds.....	87,500.00	86,900.00	71,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	428,686.00	527,831.00	452,841.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	13,482.42	14,282.42	14,762.42
Banking House.....	.....	.....	.....
Other Real Estate.....	26,325.40	44,974.20	56,518.87
Due from Banks (not Res. Banks).....	3,791.25	6,025.50	7,685.00
Cash Items.....	75.62	57.85	16.50
Due from Reserve Banks.....	278,364.40	160,348.32	150,010.70
Checks on Other Banks.....	14,659.13	21,727.49	5,645.41
Currency	48,972.00	31,343.00	49,803.00
Gold	550.00	2,195.00	2,290.00
Silver and Fractional Coin.....	13,194.06	8,969.27	9,715.28
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 1,649,661.99	\$ 1,702,295.37	\$ 1,514,347.10

LIABILITIES

Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	15,500.00	15,500.00	14,552.61
Undivided Profits (Net).....	4,575.22	1,986.89	.....
Bills Payable.....	.....	.....	50,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	869,767.02	913,596.12	685,585.62
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	567,183.61	547,594.22	563,541.43
Due to Banks (not Res. Banks)....	5,611.75	1,609.43	4,614.69
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,750.00	9,470.00	9,465.00
Time Certificates of Deposit.....	37,849.32	85,368.84	56,179.74
Certified Checks.....	13,359.76	13,900.90	762.34
Cashier's Checks.....	28,065.31	13,268.97	29,645.67
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 1,649,661.99	\$ 1,702,295.37	\$ 1,514,347.10

(Chartered December 13th, 1920)

No. 406

THE SOUTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1923

T. S. Jones, President; Wiley Williams, Vice-President; A. M. Collins, Cashier.

DIRECTORS FOR 1923

Wiley Williams, R. J. Osenbaugh, Geo. J. Bancroft, A. M. Collins, T. S. Jones.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	31,010.73	\$ 26,365.80	\$ 31,897.68
Loans and Discounts (Sec. by Col.)	76,709.73	77,685.42	76,628.20
Loans on Real Estate.....	2,675.00	8,785.24	8,095.25
Overdrafts (Sec. and Unsec.).....	714.82	485.07	712.09
United States Bonds.....	12,450.00	10,600.00	10,800.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,295.24	12,768.26	5,768.26
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,108.65	5,231.65	5,306.65
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	7,944.87	13,260.74	23,020.89
Checks on Other Banks.....	5,506.94	7,179.89	647.80
Currency	6,775.00	5,978.00	7,167.00
Gold	155.00	525.00	37.50
Silver and Fractional Coin.....	697.74	572.59	1,297.26
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 153,043.72	\$ 169,437.66	\$ 171,378.58
LIABILITIES			
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,250.00	5,500.00	4,811.91
Undivided Profits (Net).....	2,371.05	117.15	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	15,446.62	20,262.49	24,036.90
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	66,259.84	69,440.56	69,915.67
Due to Banks (not Res. Banks)....	2,000.00	2,000.00	2,000.00
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	9,780.00	14,073.45	15,073.45
Certified Checks.....	50.00	2,005.00	82.40
Cashier's Checks.....	1,886.21	6,039.01	5,458.25
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 153,043.72	\$ 169,437.66	\$ 171,378.58

No. B

THE UNION DEPOSIT AND TRUST CO., DENVER
(Denver County)

OFFICERS FOR 1923

E. J. Campen, President; Carl Tennis, Vice-President; J. A. Rice, Secretary;
R. C. Winchell, Assistant Secretary.

DIRECTORS FOR 1923

E. J. Campen, W. L. Montgomery, J. Fischer, Adam Hogg, J. A. Rice,
Carl Tennis, W. M. Bowman.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	872.49	\$ 1,624.49	\$ 11,780.63
Loans and Discounts (Sec. by Col.)	2,405.67	2,405.67	2,405.67
Loans on Real Estate.....	11,000.00	11,000.00	11,000.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	99.59	99.59	99.59
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	26,646.97	26,667.47	26,667.47
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	2,730.25	4,160.16	780.72
Cash Items.....	515.11	36.43	43,637.29
Due from Reserve Banks.....	.....	.....	.....
Checks on Other Banks.....	.....	.....	.....
Currency .....	.....	.....	.....
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	.....	.....	.....
Expense Account .....	.....	.....	.....
Other Resources.....	46,473.65	49,953.91	.....
Total	\$ 90,743.73	\$ 95,947.72	\$ 96,371.37

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	435.44	435.44	435.44
Undivided Profits (Net).....	576.96	548.43	473.55
Bills Payable.....	10,935.00	11,654.66	14,654.66
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	2,669.77	658.09	64.99
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	.....	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	23.97	22.53	.....
Reserved for Taxes.....	1,102.59	7,628.57	5,742.73
Other Liabilities.....	.....	.....	.....
Total	\$ 90,743.73	\$ 95,947.72	\$ 96,371.37

(Chartered July 14th, 1913)

No. 268

UNION STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1923

M. Bronstine, President; M. S. Radetsky, Vice-President; Martin Herstrom, Vice-President; Thos. C. Walker Jr., Vice-President; J. M. Greenblatt, Cashier; D. J. Miller, Assistant Cashier.

DIRECTORS FOR 1923

Robert G. Ainsworth, Walter M. Appel, M. Bronstine, J. M. Greenblatt, Alex Gross, Martin Herstrom, P. Quiatkowsky, M. S. Radetsky, H. H. Robinson, Charles Suchotzki, Thos. C. Walker Jr.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 350,377.41	\$ 428,616.41	\$ 384,697.50
Loans and Discounts (Sec. by Col.).....	136,386.11	167,973.77	163,596.05
Loans on Real Estate.....	14,425.00	5,625.00	5,925.00
Overdrafts (Sec. and Unsec.).....	294.68	319.84	584.07
United States Bonds.....	30,000.00	30,000.00	30,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	108,700.66	50,035.18	50,085.18
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,000.00	6,000.00	6,000.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks).....	3,591.04	99.19	525.65
Cash Items.....	2,226.37	3,340.28	1,130.43
Due from Reserve Banks.....	173,620.04	99,937.73	128,066.80
Checks on Other Banks.....	25,192.97	16,981.85	20,625.64
Currency.....	16,831.00	20,443.00	15,636.00
Gold.....	5,592.50	5,645.00	5,667.50
Silver and Fractional Coin.....	6,267.26	3,380.32	3,873.87
Expense Account.....	.....	.....	.....
Other Resources.....	9,096.43	10,004.22	12,046.29
Total	\$ 888,601.47	\$ 848,401.79	\$ 828,459.98

LIABILITIES			
Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	10,119.13	10,581.47	12,140.56
Bills Payable.....	.....	33,600.00	97,700.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	279,619.24	255,017.93	171,416.81
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	346,824.08	305,484.52	308,873.39
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	10,000.00	14,000.00
Time Certificates of Deposit.....	66,823.97	73,210.79	53,002.44
Certified Checks.....	16,221.47	3,417.97	1,376.88
Cashier's Checks.....	11,474.91	7,089.11	19,949.90
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	18.67	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 888,601.47	\$ 848,401.79	\$ 828,459.98

(Chartered January 16th, 1911)

No. 215

THE WEST SIDE STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1923

Emile Desserich, President; Albert E. Upton, Vice-President;
William H. Harrison, Cashier; Royal T. Stender, Assistant Cashier.

DIRECTORS FOR 1923

Emile Desserich, Albert E. Upton, William H. Harrison, Royal T. Stender.
Ernest B. Upton, Elmer H. Peterson, David S. Kilpatrick.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	171,956.42	\$ 156,574.27	\$ 143,088.77
Loans and Discounts (Sec. by Col.)	250,999.85	285,228.33	292,027.35
Loans on Real Estate.....	66,087.91	64,805.29	45,268.59
Overdrafts (Sec. and Unsec.).....	575.87	222.78	995.46
United States Bonds.....	63,886.80	64,794.33	65,088.25
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	123,177.95	125,299.89	116,597.68
Premium on Bonds.....	259.29	.....	.....
Furniture and Fixtures.....	14,000.00	13,000.00	13,000.00
Banking House.....	20,000.00	19,500.00	19,500.00
Other Real Estate.....	1,821.48	1,821.48	1,821.48
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	762.87	288.47	1,087.95
Due from Reserve Banks.....	151,880.28	142,043.58	61,005.59
Checks on Other Banks.....	19,354.14	18,735.21	15,053.17
Currency	31,769.00	25,259.00	29,382.00
Gold	5,020.00	6,380.00	7,472.50
Silver and Fractional Coin.....	2,374.04	1,814.10	3,120.83
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 923,925.90	\$ 925,766.73	\$ 814,509.62

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	10,000.00	11,000.00	12,000.00
Undivided Profits (Net).....	7,712.98	1,328.78	2,780.50
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts	445,679.00	493,095.42	402,857.52
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	347,907.06	326,502.24	310,302.74
Due to Banks (not Res. Banks)....	33,532.74	15,479.81	3,709.51
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	1,564.10	1,262.10	1,136.10
Time Certificates of Deposit.....	19,599.13	22,654.43	18,401.77
Certified Checks.....	220.99	525.74	591.23
Cashier's Checks.....	6,247.04	1,903.26	9,797.61
Reserved for Interest.....	.....	1,007.43	1,466.32
Reserved for Taxes.....	1,462.86	1,007.52	1,466.32
Other Liabilities.....	.....	.....	.....
Total	\$ 923,925.90	\$ 925,766.73	\$ 814,509.62

(Chartered April 27th, 1908)

No. 41

J. J. HARRIS AND COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1923

J. J. Harris, President; A. F. Harris, Vice-President; R. S. S. Fox, Cashier;
F. H. Rickhoff, Assistant Cashier.

DIRECTORS FOR 1923

J. J. Harris, A. F. Harris, R. S. S. Fox.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	74,917.85	\$ 76,324.90	\$ 74,568.63
Loans and Discounts (Sec. by Col.)	96,492.04	94,011.22	94,011.22
Loans on Real Estate.....	44,839.10	44,835.00	40,760.18
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	16,500.00	15,000.00	15,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	6,728.92	1,368.77	203.10
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	1,090.76	1,090.76
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	55,743.02	39,380.37	25,198.17
Checks on Other Banks.....	2,099.74	308.09	1,903.84
Currency	6,883.00	10,235.00	5,059.00
Gold	5,465.00	4,935.00	4,895.00
Silver and Fractional Coin.....	840.80	860.97	1,208.10
Expense Account .....	.....	.....	.....
Other Resources	1,090.76	534.50	1,261.11
Total	\$ 311,600.23	\$ 288,884.58	\$ 265,159.11

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	3,732.87	.....	.....
Bills Payable.....	18,000.00	18,000.00	18,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	24,199.45	25,843.55	24,704.90
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	147,296.05	124,592.67	117,443.57
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	8,325.00	7,500.00	7,569.09
Time Certificates of Deposit.....	55,038.43	57,939.93	42,433.12
Certified Checks.....	8.43	8.43	8.34
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 311,600.23	\$ 288,884.58	\$ 265,159.11

(Chartered October 21st, 1909)

No. 165

THE DURANGO TRUST COMPANY, DURANGO

(La Plata County)

OFFICERS FOR 1923

John L. McNeil, President; Randolph Williamson, Vice-President;
George F. Fritz, Secretary; W. F. Weightman, Treasurer.

DIRECTORS FOR 1923

A. B. Camp, John Kellenberger, D. MacLean, John L. McNeil.
George E. Tiffany, W. F. Weightman, Randolph Williamson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	88,320.08	\$ 85,187.48	\$ 100,507.44
Loans and Discounts (Sec. by Col.)	259,162.00	274,677.74	264,141.38
Loans on Real Estate.....	84,918.38	90,730.41	82,810.53
Overdrafts (Sec. and Unsec.).....	566.81	1,457.56	228.46
United States Bonds.....	30,600.00	33,100.00	30,000.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	21,905.65	26,475.26	23,563.06
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	8,969.88	8,969.88	8,969.88
Banking House.....	70,000.00	70,000.00	70,000.00
Other Real Estate.....	5,584.34	5,720.09	11,306.82
Due from Banks (not Res. Banks)	634.21	443.31	488.11
Cash Items.....	510.00	517.82	15.86
Due from Reserve Banks.....	80,873.48	71,721.20	44,399.16
Checks on Other Banks.....	2,053.77	916.61	472.36
Currency	9,873.00	11,112.00	7,576.00
Gold	9,587.50	11,110.00	11,427.50
Silver and Fractional Coin.....	1,599.19	1,319.71	2,071.96
Expense Account	-----	-----	-----
Other Resources	11,042.73	10 131.27	12 360 30
Total	\$ 686,201.02	\$ 703,590.34	\$ 670,338.82

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	23,000.00	24,000.00	24,000.00
Undivided Profits (Net).....	5,271.92	1,440.35	1,032.88
Bills Payable.....	-----	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	300,617.65	326,321.83	306,242.91
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	7,721.95	13,138.58	10,840.58
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	171,165.57	157,705.64	175,678.04
Due to Banks (not Res. Banks)....	5,884.31	6,966.88	5,874.18
Due to Reserve Banks.....	4,184.51	4,781.21	4,885.97
Demand Certificates of Deposit.....	7,707.29	7,939.29	7,947.29
Time Certificates of Deposit.....	38,235.66	41,527.23	32,437.38
Certified Checks.....	400.00	-----	-----
Cashier's Checks.....	21,531.90	19,769.33	1,399.59
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	480.26	-----	-----
Total	\$ 686,201.02	\$ 703,590.34	\$ 670,338.82

(Chartered August 20th, 1920)

No. 405

THE EADS STATE BANK, EADS

(Kiowa County)

OFFICERS FOR 1923

Chas. F. Horner, President; C. V. Lindholm, Vice-President;
G. C. Anderson, Cashier.

DIRECTORS FOR 1923

Chas. F. Horner, J. R. Beach, G. C. Anderson, C. V. Lindholm, E. Mosher,
Powell Higginbottom, A. A. Neiman.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,299.78	\$ 23,294.46	\$ 23,365.35
Loans and Discounts (Sec. by Col.)	21,580.06	26,147.79	22,587.59
Loans on Real Estate.....	850.00	.....	850.00
Overdrafts (Sec. and Unsec.).....	253.15	45.96	39.00
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,176.97	97.17	342.17
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,681.70	3,681.70	3,681.70
Banking House.....	6,443.31	6,481.56	6,481.56
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,050.20	65.16	65.16
Cash Items.....	26.00	52.13	234.75
Due from Reserve Banks.....	10,826.06	11,270.44	6,125.66
Checks on Other Banks.....	24.49	.....	.....
Currency.....	1,211.00	1,470.00	1,457.00
Gold.....	75.00	90.00	80.00
Silver and Fractional Coin.....	726.14	373.88	535.68
Expense Account.....	1,696.07	1,598.89	1,170.49
Other Resources.....	.....	.....	.....
Total	\$ 70,919.93	\$ 74,669.14	\$ 67,016.11

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	28,367.31	31,790.43	24,231.97
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	15,018.00	15,298.09	15,014.54
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	34.62	80.62	269.60
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 70,919.93	\$ 74,669.14	\$ 67,016.11

(Chartered November 20th, 1914)

No. 278

THE EAST LAKE STATE BANK, EAST LAKE
(Adams County)

OFFICERS FOR 1923

J. Bruce Smith, President; Fred Holick, Vice-President; A. E. Marshall, Vice-President; Geo. O. Corley, Cashier.

DIRECTORS FOR 1923

J. Bruce Smith, Fred Holick, A. E. Marshall, Geo. O. Corley, W. M. Hopkins, John H. Farmer, J. E. Whytal, Ben A. Johnson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 48,246.16	\$ 52,111.48	\$ 61,369.14
Loans and Discounts (Sec. by Col.).....	47,655.01	62,783.32	64,387.26
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	852.04	1,083.31	888.63
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	3,500.00	3,500.00	3,500.00
Other Real Estate.....	10,400.00	1,400.00	1,400.00
Due from Banks (not Res. Banks).....	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	15,793.66	9,749.45	19,234.70
Checks on Other Banks.....	858.67	449.26	776.46
Currency	1,495.00	2,511.00	695.00
Gold	1,300.00	1,435.00	1,430.00
Silver and Fractional Coin.....	673.86	977.49	645.35
Expense Account.....	1,099.68	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 133,874.08	\$ 138,000.31	\$ 156,326.54

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	2,000.00	.....	.....
Undivided Profits (Net).....	.....	2,027.84	6,061.19
Bills Payable.....	6,659.01	14,525.00	13,343.64
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	89,889.82	78,497.13	95,464.49
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	18,469.04	27,833.30	26,200.47
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,856.21	117.40	256.75
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 133,874.08	\$ 138,000.31	\$ 156,326.54

(Chartered January 29th, 1915)

No. 283

THE ECKLEY STATE BANK, ECKLEY

(Yuma County)

OFFICERS FOR 1923

B. F. Boggs, President; Cosby McBeath, Vice-President; Cosby McBeath, Cashier.

DIRECTORS FOR 1923

B. F. Boggs, Charley Park, Geo. Haver, A. E. Shea, Cosby McBeath.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	32,580.12	\$ 39,417.82	\$ 41,697.29
Loans and Discounts (Sec. by Col.)	37,786.83	36,067.54	31,603.86
Loans on Real Estate.....	2,450.84	1,670.38	1,670.38
Overdrafts (Sec. and Unsec.).....	27.04	153.97	117.33
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	4,279.42	7,026.08	4,968.42
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,317.54	2,372.54	2,372.54
Banking House.....	4,329.54	4,329.54	4,329.54
Other Real Estate.....	3,284.68	3,211.84	3,211.84
Due from Banks (not Res. Banks)	.....	144.41	.....
Cash Items.....	92.19	.....	172.36
Due from Reserve Banks.....	41,025.97	15,805.02	8,313.53
Checks on Other Banks.....	.....	30.00	.....
Currency	3,620.00	4,201.00	4,384.00
Gold	115.00	105.00	85.00
Silver and Fractional Coin.....	1,250.99	1,326.56	1,298.31
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 133,160.16	\$ 115,861.70	\$ 104,224.40

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,200.00	5,700.00	5,700.00
Undivided Profits (Net).....	4,152.09	3,270.61	2,012.35
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	5,982.87
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	88,728.15	67,817.81	51,406.29
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit..	.....	5,000.00	5,000.00
Time Certificates of Deposit.....	10,079.92	8,273.28	9,122.89
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	800.00	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 133,160.16	\$ 115,861.70	\$ 104,224.40

(Chartered March 23rd, 1908)

No. 43

THE ELBERT COUNTY BANK, ELBERT

(Elbert County)

OFFICERS FOR 1923

J. E. Mayer, President; James Ringold, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1923

J. E. Mayer, W. D. Reilly, J. Ringold, A. H. Mayer, Lee Ramsey.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	117,664.91	\$ 115,183.60	\$ 124,408.67
Loans and Discounts (Sec. by Col.)	45,588.95	36,265.96	37,063.50
Loans on Real Estate.....	11,175.00	25,346.00	24,496.00
Overdrafts (Sec. and Unsec.).....	385.07	141.53	115.67
United States Bonds.....	8,000.00	10,000.00	10,000.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	3,368.79	916.24	1,884.57
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House	1,500.00	1,500.00	1,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	51,022.85	59,316.90	58,109.03
Checks on Other Banks.....	.....	281.80	.....
Currency	9,315.00	7,809.00	7,954.00
Gold	405.00	405.00	405.00
Silver and Fractional Coin.....	838.42	786.17	1,125.13
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 249,263.99	\$ 257,952.20	\$ 267,061.57

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	4,500.00	5,500.00	5,500.00
Undivided Profits (Net).....	8,427.63	5,515.25	8,105.52
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	1,500.00	.....
Individual Deposits	115,820.60	103,062.08	111,446.44
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	87,810.89	111,451.21	111,521.82
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest .....	.....	.....	.....
Reserved for Taxes.....	204.87	923.66	487.79
Other Liabilities .....	.....	.....	.....
Total	\$ 249,263.99	\$ 257,952.20	\$ 267,061.57

(Chartered December 16th, 1914)

No. 282

THE ELIZABETH STATE BANK, ELIZABETH

(Elbert County)

OFFICERS FOR 1923

Lee Ramsey, President; James Ringold, Vice-President; B. U. Jamison, Cashier;
Chas. S. Billings, Assistant Cashier.

DIRECTORS FOR 1923

Lee Ramsey, James Ringold, B. U. Jamison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	27,153.37	\$ 21,255.65	\$ 24,813.53
Loans and Discounts (Sec. by Col.)	107,002.80	117,866.34	106,205.99
Loans on Real Estate.....	16,770.00	11,190.00	14,290.00
Overdrafts (Sec. and Unsec.).....	86.21	95.12	117.49
United States Bonds.....	8,050.00	8,300.00	8,400.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	5 584.80	5,395.66	4,338.48
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	406.80	271.20	271.20
Banking House	3,000.00	3,000.00	3,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	80.00	.....	729.47
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	25,821.80	26,096.54	40,561.14
Checks on Other Banks .....	.....	.....	.....
Currency	5,072.00	4,582.00	5,111.00
Gold	90.00	152.50	177.50
Silver and Fractional Coin.....	1,129.02	878.93	743.81
Expense Account .....	.....	.....	.....
Other Resources	44.35	119.71	21.65
Total	\$ 200,291.15	\$ 199,203.65	\$ 208,781.26

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	6,693.38	4,377.23	4,828.14
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	750.00	.....
Individual Deposits	96,992.44	92 670.47	113,053.12
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	68,877.31	73,628.62	64,389.44
Certified Checks .....	.....	.....	.....
Cashier's Checks	180.80	1,994.92	1,460.36
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	47.22	456.21	50.20
Other Liabilities .....	.....	326.20	.....
Total	\$ 200,291.15	\$ 199,203.65	\$ 208,781.26

(Chartered December 4th, 1919)

No. 386

THE ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1923

C. W. Bigelow, President; John Simon, Vice-President;

W. C. Crysler, Vice-President; C. W. Bigelow, Cashier.

DIRECTORS FOR 1923

John Simon, W. C. Crysler, H. V. Moore, V. H. Lininger, C. W. Bigelow,

J. J. Mackin, A. O. Tiedt.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,609.95	\$ 29,576.06	\$ 24,727.35
Loans and Discounts (Sec. by Col.)	57,306.40	50,238.33	29,186.47
Loans on Real Estate.....	12,242.45	5,035.00	20,341.52
Overdrafts (Sec. and Unsec.).....	698.87	147.00	50.05
United States Bonds.....	.....	.....	5,150.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	8,913.72	4,529.11	450.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,627.42	5,627.42	5,627.42
Banking House	7,900.00	7,900.00	7,900.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	929.33	1,943.99
Due from Reserve Banks.....	8,033.35	37,165.63	25,155.94
Checks on Other Banks.....	15.00	34.50	12.25
Currency	2,872.00	3,513.00	4,555.00
Gold	630.00	835.00	920.00
Silver and Fractional Coin.....	2,012.42	1,233.66	1,381.61
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 123,861.58	\$ 146,764.04	\$ 127,401.60

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	214.62	479.86	2,194.13
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	31,774.68	30,829.07	27,178.51
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	49,921.33	78,968.74	53,831.11
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	1,683.28	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	9,500.00
Time Certificates of Deposit.....	1,695.78	1,277.51	5,113.97
Certified Checks.....	.....	3.00	.....
Cashier's Checks	3,571.89	2,705.86	2,083.88
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 123,861.58	\$ 146,764.04	\$ 127,401.60

(Chartered March 16th, 1915)

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1923

C. W. Bixler, President; William Whiles, Vice-President;
James Brennan, Cashier.

DIRECTORS FOR 1923

C. W. Bixler, William Whiles, James Brennan, William Nicholson,
Chas. J. Elzi, Theo. Hopkins, J. O. V. Wise.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	23,393.09	\$ 28,349.67	\$ 30,527.52
Loans and Discounts (Sec. by Col.)	85,241.16	87,324.81	90,578.14
Loans on Real Estate.....	22,940.00	26,210.00	30,142.00
Overdrafts (Sec. and Unsec.).....	153.20	134.49	154.76
United States Bonds.....	15,900.00	13,200.00	13,350.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	10,898.17	15,910.49	13,160.69
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,444.00	3,444.00	3,444.00
Banking House	7,550.00	7,550.00	7,550.00
Other Real Estate.....	2,010.00	2,010.00	2,758.33
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	69,969.72	25,915.29	26,405.71
Checks on Other Banks.....	.....	.....	.....
Currency	11,149.00	7,180.00	5,022.00
Gold	332.50	1,114.50	1,347.50
Silver and Fractional Coin	619.83	436.85	572.65
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 253,600.67	\$ 218,780.10	\$ 225,013.30

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	6,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	4,195.97	.....	573.56
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	29,354.89	37,819.22	39,129.01
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	139,257.03	92,968.03	100,212.54
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	5,000.00	.....	.....
Time Certificates of Deposit.....	51,273.67	64,633.47	62,205.03
Certified Checks .....	.....	.....	390.20
Cashier's Checks	3,019.11	89.47	.....
Reserved for Interest.....	.....	769.91	2.96
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 253,600.67	\$ 218,780.10	\$ 225,013.30

(Chartered June 24th, 1908)

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1923

Samuel Service, President; Albert Hayden, Vice-President; Chas. F. Hix, Cashier; George R. Patterson, Assistant Cashier; J. D. Stead, Chairman of Board.

DIRECTORS FOR 1923

Albert Hayden, Chas. F. Hix, Ralph R. Macdonald, W. T. Parke, Samuel Service, J. D. Stead, A. D. Lewis.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	56,532.75	\$ 116,475.25	\$ 70,011.02
Loans and Discounts (Sec. by Col.)	86,942.36	85,895.00	324,450.38
Loans on Real Estate.....	15,099.00	18,425.00	24,745.00
Overdrafts (Sec. and Unsec.).....	1,801.46	380.23	244.75
United States Bonds.....	17,500.00	17,500.00	23,500.00
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	3,825.62	3,461.70	8,572.67
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	4,704.00	4,200.00	4,200.00
Banking House	4,700.00	4,700.00	4,700.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	2,733.52	613.33	1,085.72
Cash Items	-----	-----	-----
Due from Reserve Banks.....	41,170.39	18,763.73	77,944.61
Checks on Other Banks.....	3,604.00	185.25	92.00
Currency	1,630.00	5,813.00	11,265.00
Gold	-----	1,752.50	1,710.00
Silver and Fractional Coin.....	2,388.35	1,969.19	3,231.75
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 242,631.45	\$ 280,134.18	\$ 555,752.90

LIABILITIES			
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	5,000.00	6,500.00	6,500.00
Undivided Profits (Net).....	4,309.75	382.85	1,953.26
Bills Payable	-----	10,000.00	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	145,753.07	166,922.07	436,609.86
Due to Banks (not Res. Banks).....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	53,179.55	61,815.88	67,225.15
Certified Checks	-----	130.00	-----
Cashier's Checks	1,889.08	1,883.38	10,964.63
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 242,631.45	\$ 280,134.18	\$ 555,752.90

(Chartered July 14th, 1908)

No. 40

FARMERS AND MERCHANTS BANK OF EVANS, EVANS

(Weld County)

OFFICERS FOR 1923

Chas. O. Behrens, President; E. C. Shumaker, Vice-President;
Geo. H. Simpson, Cashier; Chas. B. Tuller, Assistant Cashier.

DIRECTORS FOR 1923

Chas. O. Behrens, E. C. Shumaker, Geo. H. Simpson, Thomas Miles,
Walter Daniels.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	27,422.62	\$ 22,714.52	\$ 27,618.97
Loans and Discounts (Sec. by Col.)	28,137.44	29,793.70	31,660.68
Loans on Real Estate.....	5,625.09	5,625.09	5,625.09
Overdrafts (Sec. and Unsec.).....	49.62	1,307.76	163.61
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	1,338.15	1,214.85	124.57
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,250.00	1,250.00	1,250.00
Banking House	3,000.00	3,000.00	3,000.00
Other Real Estate.....	200.00	200.00	200.00
Due from Banks (not Res. Banks)	155.00	1,000.00	-----
Cash Items	-----	-----	-----
Due from Reserve Banks.....	10,437.62	8,007.30	4,102.21
Checks on Other Banks.....	41.55	61.14	161.60
Currency	873.00	825.00	1,091.00
Gold	622.50	597.50	630.00
Silver and Fractional Coin.....	625.73	741.39	686.12
Expense Account	-----	-----	-----
Other Resources	86.97	614.02	1,220.05
Total	\$ 79,865.29	\$ 76,952.27	\$ 77,533.90
LIABILITIES			
Capital Stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus Fund	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable	-----	5,000.00	8,970.00
Notes Rediscounted	-----	-----	-----
Savings Accounts	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	43,944.61	35,390.79	32,443.05
Due to Banks (not Res. Banks).....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	5,100.00	2,500.00	2,500.00
Time Certificates of Deposit.....	13,850.80	18,890.53	18,128.04
Certified Checks	-----	170.95	-----
Cashier's Checks	1,969.88	-----	492.81
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 79,865.29	\$ 76,952.27	\$ 77,533.90

(Chartered January 26th, 1914)

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1923

John C. Singleton, President; J. Fred Singleton, Vice-President;
A. A. Dollison, Cashier.

DIRECTORS FOR 1923

John C. Singleton, J. Fred Singleton, A. A. Dollison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,835.54	\$ 23,303.14	\$ 24,067.45
Loans and Discounts (Sec. by Col.)	6,723.00	10,248.00	11,895.33
Loans on Real Estate.....	-----	-----	-----
Overdrafts (Sec. and Unsec.).....	86.60	248.23	168.97
United States Bonds.....	8,517.57	7,322.06	8,107.64
Bonds to Secure Postal Savings.....	-----	-----	-----
Other Bonds and Securities.....	72,647.35	71,023.91	74,039.65
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House	2,000.00	2,000.00	2,000.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	3,725.60	-----	-----
Cash Items	-----	-----	595.30
Due from Reserve Banks.....	31,104.59	36,826.49	47,688.44
Checks on Other Banks.....	1,291.55	631.06	1,249.57
Currency	1,888.00	5,306.00	1,939.00
Gold	3,210.00	3,770.00	3,605.00
Silver and Fractional Coin.....	860.70	645.68	961.86
Expense Account	-----	-----	-----
Other Resources	-----	-----	-----
Total	\$ 152,890.50	\$ 162,324.57	\$ 177,318.21

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	1,203.48	938.87	1,462.12
Bills Payable	-----	-----	-----
Notes Rediscounted	-----	-----	-----
Savings Accounts	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds	-----	-----	-----
Dividends Unpaid	-----	-----	-----
Individual Deposits	116,157.61	124,345.68	140,136.15
Due to Banks (not Reserve Banks)	-----	1,750.66	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	2,397.60	1,868.35	1,843.35
Time Certificates of Deposit.....	13,131.81	13,421.01	13,876.59
Certified Checks.....	-----	-----	-----
Cashier's Checks	-----	-----	-----
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities	-----	-----	-----
Total	\$ 152,890.50	\$ 162,324.57	\$ 177,318.21

(Chartered January 13th, 1911).

No. 212

THE FARMERS STATE BANK OF FLAGLER, FLAGLER

(Kit Carson County)

OFFICERS FOR 1923

N. E. Medlock, President; J. M. Swenson, Vice-President;
O. C. Lovett, Cashier; Arthur H. Hall, Assistant Cashier.

DIRECTORS FOR 1923

N. E. Medlock, Marie Medlock, J. W. Swenson, O. C. Lovett, Arthur H. Hall.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	23,422.52	\$ 18,924.51	\$ 26,682.44
Loans and Discounts (Sec. by Col.)	55,874.84	67,328.91	61,747.20
Loans on Real Estate.....	8,573.19	7,666.41	8,119.57
Overdrafts (Sec. and Unsec.).....	305.77	114.78	327.56
United States Bonds.....	150.00	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	768.25	4,197.09	3,302.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,650.00	2,650.00	2,650.00
Banking House .....	.....	.....	.....
Other Real Estate.....	5,405.87	6,010.02	6,139.37
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	14,007.60	11,738.25	7,478.09
Checks on Other Banks.....	5,245.45	1,000.09	764.79
Currency	1,764.00	1,415.00	2,194.00
Gold	125.00	182.50	200.00
Silver and Fractional Coin.....	1,552.35	2,170.37	2,277.06
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	1,420.17
Total	\$ 119,844.84	\$ 123,397.93	\$ 123,302.25

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	.....	.....	.....
Undivided Profits (Net).....	1,289.03	175.61	.....
Bills Payable .....	.....	5,483.80	5,433.80
Notes Rediscounted	21,248.93	18,508.23	15,874.80
Savings Accounts	657.15	2,505.60	2,944.49
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	49,131.13	45,342.22	44,547.76
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit.....	18,892.22	22,628.43	25,344.22
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,126.38	1,254.04	1,657.18
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 119,844.84	\$ 123,397.93	\$ 123,302.25

(Chartered October 25th, 1913)

No. 272

THE FLEMING STATE BANK, FLEMING

(Logan County)

OFFICERS FOR 1923

Chas. A. Patterson, President; E. H. Graham, Vice-President;
Chas. A. Patterson, Cashier; H. B. Burns, Assistant Cashier.

DIRECTORS FOR 1923

Chas. A. Patterson, E. H. Graham, John Kennedy.

RESOURCES	Dec. 31, 1922	June 30 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	30,047.56	\$	\$
Loans and Discounts (Sec. by Col)	39,068.04		
Loans on Real Estate.....	22,367.23		
Overdrafts (Sec. and Unsec.).....	503.72		
United States Bonds.....			
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	325.61		
Premium on Bonds.....			
Furniture and Fixtures.....	1,900.00		
Banking House	2,100.00		
Other Real Estate.....	8,814.95		
Due from Banks (not Res. Banks)			
Cash Items			
Due from Reserve Banks.....	6 767.95		
Checks on Other Banks.....	12.92		
Currency	3,299.00		
Gold			
Silver and Fractional Coin.....	594.35		
Expense Account	2,641.46		
Other Resources			
Total	\$ 118,442.79	\$	\$
LIABILITIES			
Capital Stock	20,000.00	\$	\$
Surplus Fund	7,106.68		
Undivided Profits (Net).....	2.85		
Bills Payable	27,413.26		
Notes Rediscounted			
Savings Accounts	594.90		
Postal Savings Accounts.....			
Trust Funds			
Dividends Unpaid			
Individual Deposits	43,165.29		
Due to Banks (not Res. Banks).....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	2,500.00		
Time Certificates of Deposit.....	16,053.27		
Certified Checks			
Cashier's Checks	1,606.54		
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities			
Total	\$ 118,442.79	\$	\$

(Chartered August 14th, 1918)

No. 352

THE ARKANSAS VALLEY BANK, FLORENCE

(Fremont County)

OFFICERS FOR 1923

J. M. Dodson, President; A. I. Hadley, Vice-President; H. H. Torbit, Cashier.

DIRECTORS FOR 1923A. I. Hadley, J. B. Bald, D. H. Sullivan, Wm. Campbell, R. C. Adkinson,
Thomas Blunt, J. M. Dodson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,240.62	\$ 32,490.24	\$
Loans and Discounts (Sec. by Col.)	41,168.91	35,195.46	.....
Loans on Real Estate.....	11,281.05	15,187.30	.....
Overdrafts (Sec. and Unsec.).....	2,061.71	33.77	.....
United States Bonds.....	1,950.00	2,600.00	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	3,302.21	63.50	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,550.00	3,635.00	.....
Banking House .....	.....	.....	.....
Other Real Estate.....	4,799.64	5,371.46	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items	574.21	16.55	.....
Due from Reserve Banks.....	9,275.96	18,851.37	.....
Checks on Other Banks.....	296.17	105.28	.....
Currency	3,654.00	3,294.00	.....
Gold	855.00	807.50	.....
Silver and Fractional Coin.....	895.93	1,127.74	.....
Expense Account .....	.....	.....	.....
Other Resources	30.00	4,361.53	.....
Total	\$ 103,935.41	\$ 123,140.70	\$

LIABILITIES			
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$
Surplus Fund .....	.....	.....	.....
Undivided Profits (Net).....	962.04	704.81	.....
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	12,771.40	30,708.44	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	56,259.61	57,652.66	.....
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	7,949.37	7,745.90	.....
Certified Checks .....	.....	130.00	.....
Cashier's Checks	992.99	1,198.89	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 103,935.41	\$ 123,140.70	\$

(Chartered May 31st, 1916)

No. 310

THE FARMERS BANK & TRUST CO., FORT COLLINS

(Larimer County)

OFFICERS FOR 1923

A. L. Rohling, President; A. C. Abbott, Vice-President; C. S. Ickes, Cashier.

DIRECTORS FOR 1923A. L. Rohling, A. C. Abbott, Peter Anderson, E. L. Sadler, D. N. Salyers,
W. E. Bryson, W. W. Dixon.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	90,436.65	\$ 100,158.14	\$ 82,042.37
Loans and Discounts (Sec. by Col.)	112,687.18	70,240.52	112,851.70
Loans on Real Estate.....	54,270.00	66,382.02	71,144.04
Overdrafts (Sec. and Unsec.).....	961.38	781.17	4,222.19
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,425.67	388.64	99.38
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	4,076.40	4,076.40	4,076.40
Banking House	12,000.00	12,000.00	12,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	2,350.81	.....	.....
Cash Items .....	.....	121.76	848.36
Due from Reserve Banks.....	51,844.00	38,392.54	22,548.01
Checks on Other Banks.....	1,152.29	1,610.32	794.78
Currency	3,934.00	6,327.00	3,434.00
Gold	1,820.00	1,900.00	1,910.00
Silver and Fractional Coin.....	2,960.09	2,211.87	1,896.51
Expense Account .....	.....	.....	.....
Other Resources	62.70	79.88	55.36
Total	\$ 339,981.17	\$ 304,670.26	\$ 317,923.10

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	4,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	2,556.74	4,512.03	2,309.48
Bills Payable .....	.....	.....	17,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	38,962.96	44,284.35	39,078.84
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	137,767.08	93,480.04	100,543.58
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	10,000.00	10,000.00	10,000.00
Time Certificates of Deposit.....	78,836.20	81,774.90	83,355.83
Certified Checks.....	.....	.....	.....
Cashier's Checks	17,858.19	15,618.94	10,635.37
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 339,981.17	\$ 304,670.26	\$ 317,923.10

(Chartered February 2nd, 1910)

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1923

M. B. Rhode, President; H. H. Ewing, Vice-President; S. J. Rhode, Cashier;
W. M. Ward, Assistant Cashier; C. M. Whiteside, Assistant Cashier.

DIRECTORS FOR 1923

S. J. Rhode, M. B. Rhode, Gilbert S. Landell, W. T. Burge, H. H. Ewing.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	68,687.85	\$ 66,059.59	\$ 70,017.97
Loans and Discounts (Sec. by Col.)	99,898.66	99,866.06	113,212.92
Loans on Real Estate.....	14,879.00	28,320.00	26,850.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	32,700.00	15,600.00	15,600.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	14,443.20	19,642.94	20,639.75
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items .....	.....	.....	92.11
Due from Reserve Banks.....	113,058.74	115,407.33	86,470.15
Checks on Other Banks.....	25.85	.....	341.65
Currency	9,714.00	7,081.00	9,798.00
Gold	1,005.00	1,000.00	1,015.00
Silver and Fractional Coin.....	811.37	861.36	1,510.74
Expense Account .....	.....	.....	.....
Stock Federal Reserve Bank.....	1,200.00	1,200.00	1,200.00
Total	\$ 357,423.67	\$ 356,038.28	\$ 347,748.29

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	8,083.47	3,479.07	4,894.03
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	205,298.79	187,537.85	168,271.30
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	281.14	356.10	482.45
Time Certificates of Deposit.....	83,597.07	115,045.93	129,114.64
Certified Checks.....	.....	.....	.....
Cashier's Checks	5,807.61	8,404.32	4,568.56
Reserved for Interest.....	105.59	1,215.01	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities	14,250.00	.....	417.31
Total	\$ 357,423.67	\$ 356,038.28	\$ 347,748.29

(Chartered April 9th, 1912)

LUPTON

THE PLATTE VALLEY STATE BANK, FOR.
(Weld County)

OFFICERS FOR 1923

W. F. Bolton, President; H. M. Siemann, Vice-President;
A. E. Marshall, Cashier.

DIRECTORS FOR 1923

J. C. Allan, W. F. Bolton, Herman Funk, W. B. Mayfield, H. M. Siemann.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,209.81	\$ 42,186.63	\$ 52,971.88
Loans and Discounts (Sec. by Col.)	71,089.42	56,086.84	49,936.25
Loans on Real Estate.....	11,650.00	10,550.00	9,750.00
Overdrafts (Sec. and Unsec.).....	713.53	277.91	175.56
United States Bonds.....	7,000.00	6,500.00	6,500.00
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	11,092.36	12,694.55	5,074.64
Premium on Bonds.....			
Furniture and Fixtures.....	2,292.84	2,103.56	2,103.56
Banking House.....			
Other Real Estate.....	4,150.00	15,661.10	15,661.10
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....	31,514.58	20,162.24	16,131.55
Checks on Other Banks.....	59.38	75.95	147.50
Currency	6,130.00	4,616.00	6,251.00
Gold	435.00	577.50	562.50
Silver and Fractional Coin.....	1,070.63	1,020.30	1,946.72
Expense Account.....			
Other Resources.....			92.53
Total	\$ 197,407.55	\$ 172,512.58	\$ 167,304.79

LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00		7,920.25
Undivided Profits (Net).....	4,763.20	292.50	
Bills Payable.....		25,000.00	
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	107,125.89	74,159.15	87,884.53
Due to Banks (not Res. Banks) ..			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	1,500.00		
Time Certificates of Deposit.....	52,776.14	46,659.52	46,139.55
Certified Checks.....			
Cashier's Checks.....	1,242.32	1,419.41	360.46
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 197,407.55	\$ 172,512.58	\$ 167,304.79

(Chartered August 24th, 1915)

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1923

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President;
H. B. Bloedorn, Cashier; A. E. Graves, Assistant Cashier.

DIRECTORS FOR 1923

J. H. Bloedorn, Chas. F. W. Bloedorn, H. B. Bloedorn, A. Petteys, F. E. White.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	125,496.73	\$ 145,200.77	\$ 130,814.11
Loans and Discounts (Sec. by Col.)	182,397.60	187,889.61	192,459.11
Loans on Real Estate.....	11,990.00	6,767.76	7,197.70
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	16,000.00	16,000.00	16,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,461.65	1,370.50	1,385.45
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,785.00	3,785.00	3,785.00
Banking House.....	25,000.00	25,000.00	25,000.00
Other Real Estate.....	6,355.71	7,441.54	7,441.54
Due from Banks (not Res. Banks)	3,106.31	3,139.21	2,144.13
Cash Items.....	52.92	7.32	38.97
Due from Reserve Banks.....	62,057.33	58,681.69	58,369.29
Checks on Other Banks.....	1,071.26	9,641.47	958.89
Currency	13,563.00	10,234.00	15,957.00
Gold	357.50	425.00	430.00
Silver and Fractional Coin.....	3,041.77	2,801.80	2,171.89
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 455,736.78	\$ 478,585.67	\$ 464,153.08

LIABILITIES			
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	6,071.70	10,468.43	6,663.37
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	69,099.08	82,022.41	74,245.32
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	261,091.36	234,994.51	242,579.89
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	48,072.63	85,591.39	78,329.17
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	9,029.05	3,913.59	2,335.33
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	2,372.96	1,395.34	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 455,736.78	\$ 478,385.67	\$ 464,153.08

(Chartered August 6th, 1908)

No. 52

THE FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1923

H. W. Fox, President; F. D. Crocker, Vice-President; Roy Starks, Cashier;
E. P. Barnard, Assistant Cashier.

DIRECTORS FOR 1923

D. L. McPhilimy, F. D. Crocker, James Boring, George A. Thornton, H. W. Fox.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	83,895.72	\$ 68,742.55	\$ 88,573.26
Loans and Discounts (Sec. by Col.)	55,104.24	53,412.50	37,684.00
Loans on Real Estate.....	2,685.00	700.00	700.00
Overdrafts (Sec. and Unsec.).....	644.18	602.33	1,340.14
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	13,633.04	8,254.77	10,702.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	6,000.00	6,000.00	6,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	35,669.87	29,706.72	14,051.65
Checks on Other Banks.....	790.41	706.69	664.09
Currency	4,090.00	3,921.00	4,714.00
Gold	1,127.50	1,197.50	1,195.00
Silver and Fractional Coin.....	839.79	196.20	716.36
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 206,479.75	\$ 175,440.26	\$ 168,341.00

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	7,400.00	7,500.00	7,500.00
Undivided Profits (Net).....	3,487.86	2,033.44	811.12
Bills Payable.....	20,000.00	20,000.00	15,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	7,171.81	8,451.13	7,252.07
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	106,415.84	81,209.72	84,990.79
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	20,394.57	21,020.42	20,527.63
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	9,109.67	5,225.55	2,259.39
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 206,479.75	\$ 175,440.26	\$ 168,341.00

(Chartered April 20th, 1916)

No. 306

THE FIRST STATE BANK OF FREDERICK, FREDERICK

(Weld County)

OFFICERS FOR 1923

Chas. A. Miller, President; Richard Clark, Vice-President; Paul L. Leyda, Vice-President; J. M. Baker, Cashier; M. L. Loftiss, Assistant Cashier.

DIRECTORS FOR 1923

Chas. A. Miller, Richard Clark, H. A. Anderson, W. C. Seltzer, Paul L. Leyda, J. M. Baker.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.)....\$	19,416.82	\$ 19,858.16	\$ 25,550.35
Loans and Discounts (Sec. by Col.)	32,196.29	35,693.66	36,123.68
Loans on Real Estate.....	2,782.35	3,132.25	3,682.25
Overdrafts (Sec. and Unsec.).....	316.42	99.64	811.65
United States Bonds.....	3,000.00	3,050.00	3,050.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	5,991.02	7,436.52	2,083.81
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,075.88	3,075.88	3,075.88
Banking House.....	2,500.00	2,500.00	2,500.00
Other Real Estate.....	8,940.94	6,280.88	6,280.88
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items	809.38	440.44	330.85
Due from Reserve Banks.....	4,521.85	11,589.53	9,563.20
Checks on Other Banks.....	82.40	214.75	131.15
Currency	2,582.00	891.00	1,180.00
Gold	50.00	160.00	130.00
Silver and Fractional Coin.....	671.30	881.30	821.17
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	653.60
Total	\$ 86,936.65	\$ 95,304.01	\$ 95,968.47

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	703.67	206.61	.....
Bills Payable.....	8,500.00	7,300.00	4,900.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	12,789.18	15,899.92	14,111.55
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Lividends Unpaid.....	.....	.....	.....
Individual Deposits.....	49,966.79	44,367.58	46,644.90
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	1,000.00	1,000.00	1,000.00
Time Certificates of Deposit.....	1,374.35	15,025.78	17,258.18
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	602.66	504.12	1,053.84
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 86,936.65	\$ 95,304.01	\$ 95,968.47

(Chartered April 28th, 1908)

No. 54

THE FIRST STATE BANK OF FRUITA, FRUITA
(Mesa County)

OFFICERS FOR 1923

W. C. Osborn, President; Kate F. Skelly, Vice-President;
W. A. Merriell, Cashier; H. G. McElfresh, Assistant Cashier.

DIRECTORS FOR 1923

W. C. Osborn, Ernest J. Turner, W. A. Merriell, Kate F. Skelly, F. C. Merriell,
Bart Owens, H. G. McElfresh.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	58,134.17	\$ 66,314.90	\$ 62,520.65
Loans and Discounts (Sec. by Col.)	60,124.40	67,083.37	61,497.63
Loans on Real Estate.....	3,859.36	4,786.68	5,990.00
Overdrafts (Sec. and Unsec.).....	35.19	136.64	177.35
United States Bonds.....	3,500.00	3,500.00	3,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	6,315.13	4,006.26	3,837.63
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,600.00	2,600.00	2,600.00
Banking House.....	.....	.....	.....
Other Real Estate.....	1,775.00	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	2,975.82	120.75	685.81
Due from Reserve Banks.....	57,261.10	19,716.58	40,055.67
Checks on Other Banks.....	227.94	156.70	980.42
Currency	2,105.00	1,674.00	4,116.00
Gold	3,010.00	2,450.00	1,490.00
Silver and Fractional Coin.....	792.75	608.95	1,330.45
Expense Account.....	.....	.....	.....
Other Resources.....	1,301.61	.....	.....
Total	\$ 204,017.47	\$ 173,154.83	\$ 188,781.61

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	5,535.22	516.61	729.27
Bills Payable.....	.....	8,000.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	108,712.36	79,493.02	116,176.16
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	19,589.00	14,111.00	18,459.43
Time Certificates of Deposit.....	37,433.35	40,240.35	23,029.25
Certified Checks .....	.....	.....	.....
Cashier's Checks	2,747.54	793.85	387.50
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 204,017.47	\$ 173,154.83	\$ 188,781.61

(Chartered September 4th, 1909)

No. 167

THE GENOA STATE BANK, GENOA

(Lincoln County)

OFFICERS FOR 1923

J. N. Steichen, President; Carl Martin Sr., Vice-President;
Jesse E. Shryack, Cashier.

DIRECTORS FOR 1923

William F. Martin, Carl Martin Sr., Carl Martin Jr., D. M. Doolan,
Jesse E. Shryack, J. N. Steichen, Otto Enge, L. E. Blackburn.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	15,958.34	\$ 31,762.73	\$ 28,976.91
Loans and Discounts (Sec. by Col.)	32,267.79	29,494.67	29,996.78
Loans on Real Estate.....	724.44	2,563.53	85.52
Overdrafts (Sec. and Unsec.).....	825.58	351.86	326.50
United States Bonds.....	950.00	50.00	50.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,707.35	735.35	386.62
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,690.20	1,690.20	1,790.20
Banking House.....	1,350.00	1,350.00	1,350.00
Other Real Estate.....	584.50	584.50	584.50
Due from Banks (not Res. Banks)	50.00	38.50	542.24
Cash Items.....	34.94	.....	.....
Due from Reserve Banks.....	9,234.18	11,038.20	3,050.00
Checks on Other Banks.....	200.00	230.64	41.49
Currency	1,280.00	3,110.00	1,053.00
Gold	85.00	125.00	110.00
Silver and Fractional Coin.....	416.23	195.50	134.05
Expense Account.....	.....	.....	.....
Other Resources.....	.....	196.11	215.00
Total	\$ 67,358.55	\$ 83,516.79	\$ 68,692.81

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 15,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	1,357.95	.....	3,519.45
Bills Payable .....	.....	4,800.26	.....
Notes Rediscounted .....	.....	2,124.39	2,124.39
Savings Accounts.....	781.64	865.51	796.45
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	200.00	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	37,141.88	38,570.28	30,835.85
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	4,500.00	2,500.00
Time Certificates of Deposit.....	12,649.87	15,674.43	9,124.23
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,227.21	3,981.92	1,792.44
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 67,358.55	\$ 83,516.79	\$ 68,692.81

(Chartered April 29th, 1908)

No. 55

THE BANK OF GEORGETOWN, GEORGETOWN

(Clear Creek County)

OFFICERS FOR 1923

M. Seifried McFarland, President; R. Seifried Patterson, Vice-President;
J. B. Foley, Cashier; George D. Criley, Assistant Cashier.

DIRECTORS FOR 1923

M. Seifried McFarland, R. Seifried Patterson, J. B. Foley.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,792.52	\$ 15,958.70	\$ 13,813.20
Loans and Discounts (Sec. by Col.)	81,640.67	75,462.31	76,574.87
Loans on Real Estate.....	30,032.25	24,667.25	24,182.25
Overdrafts (Sec. and Unsec.).....	158.50	765.35	1,154.25
United States Bonds.....	23,500.00	23,750.00	23,750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	83,671.27	89,366.77	91,786.89
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,858.00	3,039.00	3,039.00
Banking House.....	12,000.00	11,400.00	11,400.00
Other Real Estate.....	4,100.00	4,100.00	4,100.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	33.50	12.15	133.50
Due from Reserve Banks.....	48,800.63	29,384.33	24,924.30
Checks on Other Banks.....	.....	.....	.....
Currency	7,421.00	8,546.00	10,118.00
Gold	727.50	755.00	815.00
Silver and Fractional Coin.....	2,341.84	2,112.03	3,016.19
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 311,077.68	\$ 289,318.89	\$ 288,807.45

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	5,674.49	1,295.67	2,522.23
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	1,524.23	1,472.06
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	95,073.07	83,868.75	84,703.01
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit	171,664.15	165,869.51	162,496.09
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,265.97	360.73	1,214.03
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	1,400.00	1,400.00	1,400.00
Other Liabilities.....	.....	.....	.....
Total	\$ 311,077.68	\$ 289,318.89	\$ 288,807.45

(Chartered November 4th, 1911)

No. 229

THE GILCREST STATE BANK, GILCREST

(Weld County)

OFFICERS FOR 1923

W. K. Gilcrest, President; P. W. Allen, Vice-President;
R. H. P. Keller, Cashier.

DIRECTORS FOR 1923

W. K. Gilcrest, P. W. Allen, E. W. Gilcrest, J. K. Gilcrest, R. H. P. Keller.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	12,205.73	\$ 14,590.58	\$ 11,484.69
Loans and Discounts (Sec. by Col.)	19,254.09	20,536.04	20,241.68
Loans on Real Estate.....	250.00	250.00	625.00
Overdrafts (Sec. and Unsec.).....	73.95	157.48	214.21
United States Bonds.....	1,500.00	.....	1,100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,999.89	3,964.61	2,431.36
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	685.50	685.50	685.50
Banking House.....	1,295.00	1,295.00	1,295.00
Other Real Estate.....	100.00	100.00	100.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	31.59	6.70	.....
Due from Reserve Banks.....	9,773.22	1,321.90	4,648.29
Checks on Other Banks.....	752.95	.....	35.63
Currency	730.00	200.00	1,220.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	484.53	280.40	394.06
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 51,136.45	\$ 43,388.21	\$ 44,475.42

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	300.00	300.00	300.00
Undivided Profits (Net).....	2,590.98	3,380.92	1,037.13
Bills Payable.....	10,000.00	10,000.00	8,967.26
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	23,944.95	14,481.61	17,239.23
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit	2,500.00	.....	.....
Time Certificates of Deposit	1,800.52	5,225.68	6,931.80
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 51,136.45	\$ 43,388.21	\$ 44,475.42

(Chartered November 15th, 1917)

No. 340

THE GOODRICH STATE BANK, GOODRICH

(Morgan County)

OFFICERS FOR 1923

Theodore Jacobson, President; R. A. Martinson, Vice-President;
R. A. Martinson, Cashier; Lloyd Littrell, Assistant Cashier.

DIRECTORS FOR 1923

Theodore Jacobson, R. A. Martinson, Lloyd Littrell.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,259.35	\$	\$
Loans and Discounts (Sec. by Col.)	17,193.29		
Loans on Real Estate.....	5,058.37		
Overdrafts (Sec. and Unsec.).....	118.74		
United States Bonds.....			
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	500.00		
Premium on Bonds.....			
Furniture and Fixtures.....	2,464.42		
Banking House.....	2,382.80		
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....	1,745.02		
Checks on Other Banks.....	243.40		
Currency	793.00		
Gold	80.00		
Silver and Fractional Coin.....	131.38		
Expense Account.....	1,498.94		
Other Resources.....	166.00		
Total	\$ 45,568.71	\$	\$

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$	\$
Surplus Fund.....	1,500.00		
Undivided Profits (Net).....			
Bills Payable.....	10,000.00		
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	14,217.07		
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	2,500.00		
Time Certificates of Deposit.....	6,558.62		
Certified Checks.....			
Cashier's Checks.....	793.02		
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 45,568.71	\$	\$

(Chartered June 30th, 1915)

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1923

Chas. F. Horner, President; S. B. Gee, Vice-President; E. C. Gee, Cashier;
W. D. Rider, Assistant Cashier.

DIRECTORS FOR 1923

Chas. F. Horner, S. B. Gee, E. C. Gee, W. D. Rider.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	16,067.33	\$ 26,441.86	\$ 22,257.55
Loans and Discounts (Sec. by Col.)	32,660.88	\$ 35,584.98	\$ 33,263.41
Loans on Real Estate.....	12,283.55	12,830.28	10,730.28
Overdrafts (Sec. and Unsec.).....	579.56	657.13	455.21
United States Bonds.....	3,132.67	.....	200.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	22,367.11	3,551.98	4,789.86
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,800.00	1,800.00	1,800.00
Banking House.....	3,500.00	3,500.00	3,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	487.69
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	28,762.26	18,047.64	18,020.11
Checks on Other Banks.....	7,305.27	41.65	26.00
Currency	1,307.00	1,467.00	2,218.00
Gold	595.00	605.00	615.00
Silver and Fractional Coin.....	935.26	731.24	324.92
Expense Account.....	.....	.....	.....
Other Resources.....	.....	2,965.69	3,538.98
Total	\$ 131,295.89	\$ 108,224.45	\$ 102,227.01

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	357.40	.....	.....
Bills Payable.....	.....	5,000.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	76,346.79	47,654.46	52,727.83
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	5,150.00
Time Certificates of Deposit.....	34,145.44	34,197.56	24,998.26
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,946.26	3,872.43	1,850.92
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 131,295.89	\$ 108,224.45	\$ 102,227.01

(Chartered December 16th, 1914)

No. 281

THE BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1923

A. M. Schmidt, President; Wm. E. Dudley, Vice-President; Fred Mantey, Vice-President; A. C. Milne, Cashier; Wendell Dennett Ela, Assistant Cashier.

DIRECTORS FOR 1923

F. D. Blodgett, Wm. E. Dudley, Fred W. Halbouer, Fred Mantey, A. C. Milne, James H. Rankin, William Ricks, A. M. Schmidt.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	82,526.73	\$ 104,197.28	\$ 107,469.40
Loans and Discounts (Sec. by Col.)	140,931.76	150,339.00	151,075.07
Loans on Real Estate.....	29,083.50	32,201.22	34,737.29
Overdrafts (Sec. and Unsec.).....	958.04	933.64	2,086.09
United States Bonds.....	25,200.00	25,550.00	30,850.00
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	38,859.10	37,890.18	43,707.99
Premium on Bonds.....			
Furniture and Fixtures.....	8,478.61	8,836.31	8,836.31
Banking House	20,000.00	20,000.00	20,000.00
Other Real Estate.....	1,106.56		
Due from Banks (not Res. Banks)	400.48	112.03	599.24
Cash Items			
Due from Reserve Banks.....	54,552.47	55,131.00	25,988.62
Checks on Other Banks.....	5,307.08	11,922.19	12,664.16
Currency	7,013.00	7,018.00	7,221.00
Gold	4,982.50	3,107.50	3,502.50
Silver and Fractional Coin.....	3,209.61	3,060.74	2,024.32
Expense Account.....			
Other Resources.....			
Total	\$ 422,699.44	\$ 460,299.09	\$ 450,761.99

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus Fund.....	7,500.00	8,500.00	8,500.00
Undivided Profits (Net).....	8,264.87	5,995.66	5,975.53
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....	20,043.51	33,817.74	29,092.82
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....		1,600.00	
Individual Deposits.....	250,123.91	266,570.80	241,462.61
Due to Banks (not Res. Banks)....	36,098.03	22,598.01	37,684.62
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	2,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	45,881.73	67,852.54	74,343.48
Certified Checks		38.87	38.87
Cashier's Checks.....	9,820.33	2,825.47	3,164.06
Reserved for Interest	2,467.06	3,000.00	3,000.00
Reserved for Taxes.....			
Other Liabilities			
Total	\$ 422,699.44	\$ 460,299.09	\$ 450,761.99

(Chartered May 5th, 1908)

No. 58

UNITED STATES BANK & TRUST CO., GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1923

D. T. Stone, President; C. D. Smith, Vice-President; R. A. Orr, Vice-President;
E. W. Dinwiddie, Cashier; G. H. McCurdy, Assistant Cashier;
J. P. Fidel, Assistant Cashier.

DIRECTORS FOR 1923

D. T. Stone, E. W. Dinwiddie, Wm. Ternahan, C. D. Smith, Henry Tupper,
R. A. Orr, Oscar L. Turner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 261,518.92	\$ 336,012.85	\$ 333,722.68
Loans and Discounts (Sec. by Col.).....	402,065.99	418,688.61	426,923.42
Loans on Real Estate.....	131,988.87	111,080.68	121,680.68
Overdrafts (Sec. and Unsec.).....	766.12	1,586.17	1,109.12
United States Bonds.....	28,750.00	28,750.00	28,750.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	25,198.46	7,157.27	8,155.96
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	19,100.00	17,800.00	17,800.00
Banking House.....	.....	.....	.....
Other Real Estate.....	3,223.56	3,223.56	4,023.56
Due from Banks (not Res. Banks).....	16,671.88	10,715.79	18,906.98
Cash Items.....	.....	.....	79.87
Due from Reserve Banks.....	167,016.03	132,092.57	112,760.02
Checks on Other Banks.....	8,651.98	20,154.51	11,140.40
Currency	43,866.00	28,384.00	34,668.00
Gold	13,020.00	13,320.00	15,125.00
Silver and Fractional Coin.....	9,052.43	3,782.13	3,084.63
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 1,130,890.24	\$ 1,132,748.14	\$ 1,137,930.32

LIABILITIES			
Capital Stock.....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus Fund.....	28,000.00	30,300.00	30,300.00
Undivided Profits (Net).....	12,990.82	4,935.24	2,486.04
Bills Payable.....	.....	65,000.00	30,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	163,280.10	165,439.92	154,951.42
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	8,678.88	9,757.25	9,575.18
Dividends Unpaid.....	.....	2,476.00	.....
Individual Deposits	599,690.87	516,950.24	588,630.69
Due to Banks (not Res. Banks)....	29,192.72	12,651.32	17,940.23
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	473.39	473.39	473.39
Time Certificates of Deposit.....	158,646.24	192,669.11	173,824.49
Certified Checks.....	13.21	13.21	13.21
Cashier's Checks.....	4,924.01	3,589.70	4,596.14
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	3,492.76	139.53
Other Liabilities.....	.....	.....	.....
Total	\$ 1,130,890.24	\$ 1,132,748.14	\$ 1,137,930.32

(Chartered April 10th, 1908)

No. 57

THE GARFIELD COUNTY STATE BANK, GRAND VALLEY

(Garfield County)

OFFICERS FOR 1923

A. T. Cooley, President; J. B. Wallace, Vice-President; J. E. Sipprelle, Cashier.

DIRECTORS FOR 1923

A. T. Cooley, J. E. Sipprelle, J. B. Wallace.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	31,473.15	\$ 31,929.88	\$ 35,928.53
Loans and Discounts (Sec. by Col.)	31,248.37	40,938.27	33,971.85
Loans on Real Estate.....	14,450.00	14,450.00	10,950.00
Overdrafts (Sec. and Unsec.).....	198.02	116.70	50.50
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	7,383.63	4,183.83	4,105.29
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,000.00	3,000.00	3,000.00
Banking House	3,195.00	3,195.00	3,195.00
Other Real Estate.....	5,000.00	5,000.00	5,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items	40.20	.75	.....
Due from Reserve Banks.....	17,126.50	14,789.59	22,147.88
Checks on Other Banks.....	.....	12.00	.....
Currency	3,600.00	2,260.00	3,374.00
Gold .....	.....	115.00	145.00
Silver and Fractional Coin.....	705.92	649.85	432.09
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 117,420.79	\$ 120,640.87	\$ 122,300.14

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	.....	.....	.....
Undivided Profits (Net).....	2,143.44	769.97	660.14
Bills Payable .....	.....	14,800.00	5,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	64,709.61	54,325.65	71,131.05
Due to Banks (not Res. Banks) ....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,656.00	256.00	256.00
Time Certificates of Deposit.....	22,911.74	24,789.25	20 252.95
Certified Checks .....	.....	700.00	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 117,420.79	\$ 120,640.87	\$ 122,300.14

(Chartered November 4th, 1918)

No. 358

THE NORTHERN BANK & TRUST CO., GREELEY

(Weld County)

OFFICERS FOR 1923

N. D. Bartholomew, President; E. C. Shumaker, Vice-President;
Geo. H. Simpson, Cashier; H. A. Wilson, Assistant Cashier.

DIRECTORS FOR 1923

N. D. Bartholomew, R. M. Haythorn, Thos. A. Nixon, C. H. Ramsay,
E. C. Shumaker, Carle H. Smith, C. B. Tisdell, W. P. Warren, T. T. Wilson.

	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
RESOURCES			
(Unsec.).....\$	59,206.30	\$ 70,140.55	\$ 74,358.13
Loans and Discounts (Col.)	72,509.89	77,653.49	78,610.50
Loans and Discounts (Sec. by)	10,000.00	13,050.00	13,950.00
Loans on Real Estate	1,183.00	1,904.48	2,740.41
Overdrafts (Sec. and Unsec.)	4,760.00	1,600.00	1,600.00
United States Bonds			
Bonds to Secure Postal Savings		948.60	820.68
Other Bonds and Securities	709.00		
Premium on Bonds			10,224.06
Furniture and Fixtures	10,224.06	10,224.00	
Banking House			
Other Real Estate	2,462.41	4,104.87	2,504.81
Due from Banks (not Res. Banks)	200.00	153.00	170.93
Cash Items	486.67		
Due from Reserve Banks	22,973.68	12,720.08	43.27
Checks on Other Banks	656.67	2,467.87	3,681.34
Currency	4,994.00	6,077.00	5,353.00
Gold	305.00	360.00	345.00
Silver and Fractional Coin	2,554.47	3,622.80	2,677.27
Expense Account			
Other Resources	2,095.88	5,130.27	6,938.65
Total	\$ 195,261.13	\$ 210,157.07	\$ 203,118.11

LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)			
Bills Payable		11,517.41	34,526.87
Notes Rediscounted			
Savings Accounts	12,102.52	11,430.83	11,011.65
Postal Savings Accounts			
Trust Funds			
Dividends Unpaid			
Individual Deposits	91,247.82	90,957.52	61,846.05
Due to Banks (not Res. Banks)	145.11	421.26	990.90
Due to Reserve Banks			871.25
Demand Certificates of Deposit	10,000.00	5,000.00	5,000.00
Time Certificates of Deposit	7,176.44	24,751.72	19,496.92
Certified Checks	9,589.24	1,078.33	70.00
Cashier's Checks			4,304.47
Reserved for Interest			
Reserved for Taxes			
Other Liabilities			
Total	\$ 195,261.13	\$ 210,157.07	\$ 203,118.11

(Chartered February 24th, 1908)

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY
(Weld County)

OFFICERS FOR 1923

J. S. Gale, President; R. F. Graham, Vice-President; C. N. Jackson, Vice-Pres.;
A. W. Ferguson, Cashier; E. L. Gordon, Assistant Cashier;
H. W. McGilp, Assistant Cashier.

DIRECTORS FOR 1923

J. S. Gale, C. N. Jackson, A. W. Ferguson, C. F. Bell, W. B. Starr,
R. F. Graham, Walter E. Bliss.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	407,435.27	\$ 300,739.00	\$ 345,653.72
Loans and Discounts (Sec. by Col.)	195,757.77	220,259.43	198,513.51
Loans on Real Estate.....	27,788.00	62,588.00	44,088.00
Overdrafts (Sec. and Unsec.).....	117.54	84.37	197.48
United States Bonds.....	25,950.00	26,850.00	24,550.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	149,080.94	129,909.11	136,948.85
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,015.00	120.00	95.04
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	92,307.29	146,250.06	146,144.56
Checks on Other Banks.....	4,864.07	5,032.82	7,161.82
Currency	19,393.00	21,674.00	19,528.00
Gold	2,740.00	3,087.50	3,157.50
Silver and Fractional Coin.....	2,293.58	841.07	3,156.71
Expense Account .....	.....	.....	.....
Other Resources	100.00	100.00	100.00
Total	\$ 928,843.46	\$ 917,536.36	\$ 929,296.19
LIABILITIES			
Capital Stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	11,903.64	4,969.64	1,485.50
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	267,453.21	338,056.19	327,672.68
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	323,926.11	338,250.70	368,210.96
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	63,965.55	77,909.65	76,068.76
Certified Checks .....	.....	1,262.50	2,696.00
Cashier's Checks	11,594.95	7,087.68	3,162.29
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities	100,000.00	.....	.....
Total	\$ 928,843.46	\$ 917,536.36	\$ 929,296.19

(Chartered April 26th, 1909)

No. 154

THE GROVER STATE BANK, GROVER

(Weld County)

OFFICERS FOR 1923

R. E. Taylor, President; H. B. Wilson, Vice-President; E. C. Abbey, Jr., Cashier.

DIRECTORS FOR 1923

E. C. Abbey, Jr., C. A. Black, H. T. Proctor, R. E. Taylor, H. B. Wilson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	13,449.41	\$ 10,254.52	\$ 10,987.84
Loans and Discounts (Sec. by Col.)	18,363.21	14,505.55	16,320.61
Loans on Real Estate.....	10,380.30	11,969.61	11,087.84
Overdrafts (Sec. and Unsec.).....	321.11	165.62	670.32
United States Bonds.....	1,000.00	1,000.00	1,000.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	192.38	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,800.00	1,800.00	1,800.00
Banking House	2,250.00	2,250.00	2,250.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items	1,028.81	7.35	11.86
Due from Reserve Banks.....	2,644.50	2,454.94	3,387.27
Checks on Other Banks.....	.....	.....	.....
Currency	917.00	790.00	90.00
Gold	155.00	170.00	165.00
Silver and Fractional Coin.....	244.77	412.44	1,049.39
Expense Account	827.22	.....	.....
Other Resources .....	.....	708.74	1,032.67
Total	\$ 53,573.71	\$ 46,488.77	\$ 49,852.80

LIABILITIES			
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	1,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable	8,000.00	10,000.00	10,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	22,995.06	17,633.39	21,293.92
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	4,000.00	28.61	100.00
Time Certificates of Deposit.....	6,867.46	7,020.98	7,204.59
Certified Checks .....	.....	.....	.....
Cashier's Checks	711.19	805.79	254.20
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 53,573.71	\$ 46,488.77	\$ 49,852.80

(Chartered December 23rd, 1910)

No. 207

THE GUNNISON BANK & TRUST CO., GUNNISON

(Gunnison County)

OFFICERS FOR 1923

C. W. Winslow, President; H. C. Bartlett, Vice-President;
W. W. McKee, Cashier; A. E. Winslow, Assistant Cashier.

DIRECTORS FOR 1923

C. W. Winslow, H. C. Bartlett, W. W. McKee, T. W. Gray, A. E. Hyzer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	111 228.41	\$ 107,516.26	\$ 104,968.73
Loans and Discounts (Sec. by Col.)	169,297.09	164,767.79	157,967.70
Loans on Real Estate.....	14,324.85	18,414.07	18,414.07
Overdrafts (Sec. and Unsec.).....	854.46	1,036.58	710.85
United States Bonds.....	29,627.36	27,055.06	27,990.56
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	34,514.49	29,407.80	18,388.05
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,397.83	3,264.04	3,572.04
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	197.68	315.82	79.75
Cash Items	524 56	1,711.84	255.01
Due from Reserve Banks.....	68,102.10	36,214.97	50 132.04
Checks on Other Banks.....	1,123.22	1,438.77	1,170.98
Currency	10,471.00	13,521.00	8,444.00
Gold	1,220.00	1,860.00	1,925.00
Silver and Fractional Coin.....	2,673.47	2,007.08	2,882.23
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 447,556.52	\$ 408,531.08	\$ 396,901.01

LIABILITIES			
Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	7 218.69	1,811.13	1,232.77
Bills Payable .....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	127,718.80	143,704.80	133,023.72
Postal Savings Accounts .....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	199,527.49	157,387.29	161,684.96
Due to Banks (not Res. Banks).....	10,213.23	5,693.91	6,854.68
Due to Reserve Banks .....	.....	.....	.....
Demand Certificates of Deposit.....	4,784.98	2,130.83	608.33
Time Certificates of Deposit	22,774.89	20,785.28	17,844.55
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest	275.76	268.26	268.26
Reserved for Taxes	43.28	1,749.58	383.74
Other Liabilities .....	.....	.....	.....
Total	\$ 447,556.52	\$ 408,531.08	\$ 396,901.01

(Chartered January 14th, 1911)

No. 213

BANK OF GYPSUM, GYPSUM

(Eagle County)

OFFICERS FOR 1923

A. P. Henderson, President; Sam Oleson, Vice-President; J. P. Oleson, Cashier.

DIRECTORS FOR 1923

A. P. Henderson, Sam Oleson, J. P. Oleson, Andrew Oleson, Ray E. Chatfield.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	36,245.00	\$ 34,940.50	\$ 34,522.35
Loans and Discounts (Sec. by Col.)	29,572.50	39,266.65	33,784.80
Loans on Real Estate.....	13,730.00	13,230.00	19,130.00
Overdrafts (Sec. and Unsec.).....	131.91	.....	.....
United States Bonds.....	4,000.00	3,000.00	3,000.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	16,063.90	8,183.85	8,599.59
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House .....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,077.33	.....	.....
Cash Items .....	.....	.....	.....
Due from Reserve Banks.....	15,524.87	6,881.53	13,002.38
Checks on Other Banks.....	.....	.....	.....
Currency	2,065.00	1,750.00	1,650.00
Gold	550.00	865.00	505.00
Silver and Fractional Coin	1,457.34	1,509.36	1,203.58
Expense Account .....	.....	.....	.....
Other Resources .....	.....	.....	.....
Total	\$ 120,417.85	\$ 109,626.89	\$ 115,397.70

LIABILITIES			
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	10,000.00	11,000.00	11,000.00
Undivided Profits (Net).....	2,926.25	452.31	4.95
Bills Payable	21,377.56	20,000.00	20,000.00
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	58,489.04	50,529.58	56,734.75
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	2,625.00	2,645.00	2,658.00
Certified Checks .....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 120,417.85	\$ 109,626.89	\$ 115,397.70

(Chartered June 27th, 1910)

No. 76

THE HARTMAN STATE BANK, HARTMAN

(Prowers County)

OFFICERS FOR 1923

G. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier.

DIRECTORS FOR 1923

G. W. Sherman, C. O. Pattison, J. L. Zink.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	21,629.54	\$ 14,901.17	\$ 13,130.75
Loans and Discounts (Sec. by Col.)	32,304.16	27,987.85	30,523.43
Loans on Real Estate.....	475.00	1,075.00	1,075.00
Overdrafts (Sec. and Unsec.).....	517.54	453.15	200.69
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	90.00	258.00	452.03
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,855.22	1,855.22	1,855.22
Banking House	1,244.13	1,244.13	1,244.13
Other Real Estate.....	3,227.48	6,727.48	6,727.48
Due from Banks (not Res. Banks)	189.29	1,515.91	654.45
Cash Items.....	12.14	102.31	161.85
Due from Reserve Banks.....	16,631.97	9,798.59	6,017.87
Checks on Other Banks.....	10.00	.....	.....
Currency	1,615.00	1,702.00	1,486.00
Gold .....	.....	.....	10.00
Silver and Fractional Coin.....	705.07	739.52	593.03
Expense Account	2,195.93	1,594.63	1,190.58
Other Resources .....	.....	.....	.....
Total	\$ 82,702.47	\$ 69,954.96	\$ 65,322.51
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable	2,875.00	10,100.00	8,807.29
Notes Rediscounted .....	.....	.....	.....
Savings Accounts .....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds .....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....
Individual Deposits	47,374.55	34,494.64	32,199.09
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	3,500.00	3,500.00
Time Certificates of Deposit.....	9,209.44	6,880.30	5,361.56
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,743.48	980.02	1,454.57
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 82,702.47	\$ 69,954.96	\$ 65,322.51

(Chartered May 11th, 1909)

No. 158

THE COLORADO STATE BANK OF HASWELL, HASWELL

(Kiowa County)

OFFICERS FOR 1923

Boon Best, President; D. L. Beer, Vice-President; F. P. January, Cashier.
J. P. Allen, Assistant Cashier.

DIRECTORS FOR 1923

Raymond Miller, D. L. Beer, Chas. W. Clark, Boon Best, F. P. January.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept 14, 1923
Loans and Discounts (Unsec.).....\$	59,564.73	\$ 57,135.57	\$ 65,460.28
Loans and Discounts (Sec. by Col.)	49,276.37	45,442.99	42,628.83
Loans on Real Estate.....	23,419.78	23,822.19	25,254.18
Overdrafts (Sec. and Unsec.).....	448.36	481.12	947.86
United States Bonds.....	9,150.00	9,950.00	10,050.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	1,193.70	1,321.90	235 85
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	810.00	730.00	730.00
Banking House.....	1,000.00	1,000.00	1,000.00
Other Real Estate.....	-----	1,908.45	1,908.45
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	-----	-----	27.62
Due from Reserve Banks.....	20,110.68	10,378.94	11,490.73
Checks on Other Banks.....	-----	75.00	-----
Currency	4,148.00	4,290.00	3,536.00
Gold	1,670.00	1,670.00	1,670.00
Silver and Fractional Coin.....	1,809.13	1,899.82	2,583.30
Expense	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 172,600.75	\$ 160,105.98	\$ 167,523.10

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	15,000.00	20,000.00	20,000.00
Undivided Profits (Net).....	11,596.81	2,491.88	2,927.56
Bills Payable.....	-----	-----	7,500.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	85,591.16	84,827.31	82,716.68
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	40,412.32	33,488.57	35,380.64
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	750.46	48.22	48.22
Reserved for Interest.....	-----	550.00	-----
Reserved for Taxes.....	1,100.00	550.00	800.00
Other Liabilities.....	650.00	650.00	650.00
Total	\$ 172,600.75	\$ 160,105.98	\$ 167,523.10

(Chartered August 4th, 1909)

No. 157

THE FARMERS STATE BANK OF HAXTUN, HAXTUN

(Phillips County)

OFFICERS FOR 1923

D. W. Scott, President; D. D. Finch, Vice-President; J. A. Swedlund, Vice-President; Edward E. Intermill, Cashier; Donald F. Sanford, Assistant Cashier; John E. Rugg, Assistant Cashier.

DIRECTORS FOR 1923

D. W. Scott, D. D. Finch, J. A. Swedlund, Edward E. Intermill, Emil Larson, W. A. Trowbridge, Manuel Anderson, W. H. Perry.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	42,776.25	\$ 55,265.31	\$ 61,321.12
Loans and Discounts (Sec. by Col.)	93,477.49	78,437.95	80,416.80
Loans on Real Estate.....	8,520.32	35,382.44	36,232.55
Overdrafts (Sec. and Unsec.).....	965.42	451.78	801.61
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	388.66	317.33
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	8,452.06	8,030.06	8,380.06
Banking House.....	11,796.45	11,443.45	11,443.45
Other Real Estate.....	21,009.84	15,344.49	12,184.49
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	51,767.59	9,725.99	10,244.79
Checks on Other Banks.....	3,592.10	279.77	638.60
Currency	5,463.00	5,949.00	5,051.00
Gold	1,770.00	1,670.00	1,665.00
Silver and Fractional Coin.....	592.22	327.89	404.35
Expense Account.....	.....	.....	.....
Other Resources.....	255.50	.....	.....
Total	\$ 250,438.24	\$ 222,696.79	\$ 229,101.15

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	2,016.63	1,451.87	280.25
Bills Payable.....	15,000.00	36,193.39	47,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	31,390.96	20,822.10	19,937.53
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	73,675.37	62,994.33	66,985.31
Due to Banks (not Res. Banks)....	7,328.48	1,577.09	5,009.90
Due to Reserve Banks .....	.....	.....	.....
Demand Certificates of Deposit ..	3,797.56	222.76	1,681.88
Time Certificates of Deposit	62,947.30	47,566.83	38,206.28
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	4,281.94	.....	.....
Reserved for Interest.....	.....	385.56	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	1,482.86	.....
Total	\$ 250,438.24	\$ 222,696.79	\$ 229,101.15

(Chartered October 10th, 1919)

No. 380

THE HAXTUN STATE BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1923

G. W. Gordon, President; Ira J. Taylor, Vice-President; O. W. Lohn, Vice-President; N. H. Bentson, Cashier; C. L. Reynolds, Assistant Cashier.

DIRECTORS FOR 1923

G. W. Gordon, Ira J. Taylor, O. W. Lohn, N. H. Bentson, C. L. Reynolds.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	21,037.99	\$ 28,286.56	\$ 27,379.80
Loans and Discounts (Sec. by Col.)	40,079.39	36,734.79	27,714.09
Loans on Real Estate.....	21,342.16	18,345.80	28,534.36
Overdrafts (Sec. and Unsec.).....	198.20	88.16	87.16
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	175.00	776.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,824.57	1,300.00	1,225.00
Banking House.....	.....	.....	.....
Other Real Estate.....	25,194.10	24,361.94	24,361.94
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	22,447.62	11,056.54	12,182.35
Checks on Other Banks.....	1,606.05	1,076.04	182.20
Currency	2,072.00	2,885.00	2,952.00
Gold	30.00	40.00	40.00
Silver and Fractional Coin.....	1,351.85	944.43	362.22
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 137,183.93	\$ 125,294.26	\$ 125,797.62

LIABILITIES

Capital Stock.....\$	40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	2,287.97	35.13	143.69
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	10,000.00	5,000.00	2,000.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	53,814.39	43,441.14	47,137.32
Due to Banks (not Res. Banks) —	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	17,675.18	25,291.01	25,528.71
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,024.47	952.09	987.90
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	381.92	574.89	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 137,183.93	\$ 125,294.26	\$ 125,797.62

(Chartered December 2nd, 1908)

No. 60

THE YAMPA VALLEY BANK, HAYDEN

(Routt County)

OFFICERS FOR 1923

Alva Jones, President; G. W. Harris, Vice-President; J. B. Sibley, Cashier;
R. H. McConnell, Assistant Cashier.

DIRECTORS FOR 1923

Alva Jones, S. A. Adair, G. W. Smith, B. T. Shelton, Geo. A. Cook,
B. A. Harris.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 75,381.19	\$ 66,781.99	\$ 64,574.46
Loans and Discounts (Sec. by Col.).....	102,745.06	127,809.90	116,692.36
Loans on Real Estate.....	26,695.00	25,627.00	39,420.00
Overdrafts (Sec. and Unsec.).....	167.36	25.02	124.61
United States Bonds.....	1,380.00	500.00	900.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	8,722.54	7,924.04	9,050.75
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,612.10	2,469.35	2,472.05
Banking House.....	2,867.50	2,810.25	2,810.25
Other Real Estate.....	4,383.02	4,383.02	4,383.02
Due from Banks (not Res. Banks).....	1,272.85	415.16	369.96
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	29,344.24	29,383.27	37,793.62
Checks on Other Banks.....	723.21	257.72	539.31
Currency	3,608.00	5,080.00	2,412.00
Gold	1,925.00	1,792.50	1,797.50
Silver and Fractional Coin.....	1,299.20	1,279.97	1,226.61
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 263,126.27	\$ 276,539.19	\$ 284,566.50

LIABILITIES			
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	5,422.52	3,405.77	590.22
Bills Payable.....	37,500.00	37,500.00	34,000.00
Notes Rediscounted.....	.....	21,700.00	21,700.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	119,191.14	113,776.77	121,427.78
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit.....	50,707.40	52,654.80	59,257.00
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	91.98	1.85	91.50
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	2,713.23	.....	.....
Total	\$ 263,126.27	\$ 276,539.19	\$ 284,566.50

(Chartered August 30th, 1919)

No. 382

THE HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1923

Sumner Miller, President; H. B. Werder, Vice-President;
Jay D. McFarland, Cashier.

DIRECTORS FOR 1923

Sumner Miller, C. E. Beyerle, H. B. Werder, F. Findeisen, Jay D. McFarland.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	8,699.34	\$ 10,458.19	\$ 11,267.30
Loans and Discounts (Sec. by Col.)	15,098.61	18,815.84	20,345.83
Loans on Real Estate.....		1,600.00	1,600.00
Overdrafts (Sec. and Unsec.).....	5.67	47.79	173.26
United States Bonds.....			
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	2,873.88	2,168.50	616.16
Premium on Bonds.....			
Furniture and Fixtures.....	1,632.58	1,632.58	1,632.58
Banking House.....	2,397.18	2,397.18	2,397.18
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....	8,371.30	2,043.27	4,173.67
Checks on Other Banks.....	20.41	169.82	331.51
Currency	1,194.00	2,711.00	1,520.00
Gold	90.00	90.00	90.00
Silver and Fractional Coin.....	238.91	409.32	238.16
Expense Account.....	1,923.38	1,869.37	
Other Resources.....			2,485.36
Total	\$ 42,545.26	\$ 44,412.86	\$ 46,871.01

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	2,625.00	2,625.00	2,625.00
Undivided Profits (Net).....			
Bills Payable.....		2,000.00	2,000.00
Notes Rediscounted.....			
Savings Accounts.....	806.22	1,077.90	1,159.80
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	15,521.06	10,967.09	12,070.24
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	3,500.00	3,500.00	3,500.00
Time Certificates of Deposit.....	4,781.76	9,223.47	9,806.27
Certified Checks.....			
Cashier's Checks.....	311.22	19.40	709.70
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 42,545.26	\$ 44,412.86	\$ 46,871.01

(Chartered March 7th, 1908)

No. 62

THE FIRST STATE BANK OF HILLROSE, HILLROSE

(Morgan County)

OFFICERS FOR 1923

E. A. Wiggernhorn Jr., President; V. R. Towne, Vice-President;
R. A. Towne, Cashier; Owen J. Smith, Assistant Cashier.

DIRECTORS FOR 1923

E. A. Wiggernhorn Jr., V. R. Towne, R. A. Towne, A. Petteys.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	29,114.28	\$ 36,130.87	\$ 41,086.87
Loans and Discounts (Sec. by Col.)	26,926.97	28,618.92	20,401.33
Loans on Real Estate.....	3,930.00	3,930.00	1,650.00
Overdrafts (Sec. and Unsec.).....	50.19	333.88	374.48
United States Bonds.....	3,300.00	3,300.00	3,300.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	487.15	170.00	220.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,325.00	2,325.00	2,325.00
Banking House.....	10,000.00	10,000.00	10,000.00
Other Real Estate.....	850.00	850.00	850.00
Due from Banks (not Res. Banks)	766.02	1,274.61	1,902.35
Cash Items.....	521.52	.....	144.00
Due from Reserve Banks.....	10,583.48	11,277.27	7,708.81
Checks on Other Banks.....	.....	19.88	.....
Currency	2,345.00	2,428.00	1,977.00
Gold	165.00	142.50	135.00
Silver and Fractional Coin.....	412.72	439.95	1,092.51
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	27.34
Total	\$ 91,777.33	\$ 101,240.88	\$ 93,195.19

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	1,416.01	2,525.39	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	171.75	1,412.32	1,254.18
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	44,207.32	35,303.95	32,403.96
Due to Banks (not Res. Banks) ...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.....	15,982.25	31,999.22	29,537.05
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 91,777.33	\$ 101,240.88	\$ 93,195.19

(Chartered April 6th, 1908)

No. 63

THE HOLLY STATE BANK, HOLLY

(Prowers County)

OFFICERS FOR 1923

G. W. Stevens, President; J. A. Pierce, Vice-President; E. D. Shirley, Cashier.

DIRECTORS FOR 1923

John Duncan, W. S. Partridge, J. A. Pierce, E. D. Shirley, G. W. Stevens.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	53,559.40	\$ 51,329.51	\$ 65,258.91
Loans and Discounts (Sec. by Col.)	34,013.70	41,498.35	40,154.16
Loans on Real Estate.....	19,125.00	22,813.00	22,580.00
Overdrafts (Sec. and Unsec.).....			
United States Bonds.....	6,600.00	5,000.00	5,000.00
Bonds to Secure Postal Savings...			
Other Bonds and Securities.....	2,908.18	699.28	376.43
Premium on Bonds.....			
Furniture and Fixtures.....	3,452.99	3,201.28	3,201.28
Banking House.....	7,124.54	7,049.61	7,014.61
Other Real Estate.....	7,111.49		
Due from Banks (not Res. Banks)	5,229.26	2,472.13	585.07
Cash Items.....	198.41	147.31	58.18
Due from Reserve Banks.....	39,062.83	24,211.05	9,578.90
Checks on Other Banks.....	855.72	638.46	911.19
Currency.....	3,885.00	5,115.00	2,003.00
Gold.....	2,057.50	2,057.50	2,087.50
Silver and Fractional Coin.....	1,461.51	1,789.44	1,984.93
Expense Account.....			
Other Resources.....		115.99	79.99
Total	\$ 186,645.53	\$ 168,137.91	\$ 160,874.15
LIABILITIES			
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	409.11	2,245.83	686.69
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	122,464.14	94,820.25	93,313.57
Due to Banks (not Res. Banks)...			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....			
Time Certificates of Deposit.....	27,537.94	35,877.84	31,614.69
Certified Checks.....			
Cashier's Checks.....	54.20	96.19	192.50
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....	1,180.14	97.80	66.70
Total	\$ 186,645.53	\$ 168,137.91	\$ 160,874.15

(Chartered August 30th, 1919)

No. 375

THE CITIZENS STATE BANK OF HOLYOKE, HOLYOKE

(Phillips County)

OFFICERS FOR 1923

Otto Fulscher, President; John S. Fletcher, Vice-President; C. E. Paul, Vice-President; G. W. Garland, Vice-President; F. G. Fiedler, Cashier; Orion F. Fletcher, Assistant Cashier.

DIRECTORS FOR 1923

Otto Fulscher, John S. Fletcher, C. E. Paul, G. W. Garland, F. G. Fiedler, P. S. Struble, J. H. Moore.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	54,352.99	\$ 62,473.45	\$ 71,036.68
Loans and Discounts (Sec. by Col.)	80,934.49	104,128.89	106,474.21
Loans on Real Estate.....	8,050.00	4,293.80	4,293.80
Overdrafts (Sec. and Unsec.).....	370.54	228.60	735.93
United States Bonds.....			
Other Bonds and Securities.....	39,443.97	35,350.30	36,235.67
Premium on Bonds.....		36.30	
Furniture and Fixtures.....	7,625.40	7,625.40	7,625.40
Banking House.....	21,834.60	21,834.60	21,834.60
Other Real Estate.....			
Due from Banks (not Res. Banks)	5,000.00		
Cash Items.....			
Due from Reserve Banks.....	83,091.13	57,038.37	32,694.53
Checks on Other Banks.....	714.44	963.76	1,161.06
Currency	3,155.00	5,081.00	7,266.00
Gold	3,924.00	3,215.00	3,155.00
Silver and Fractional Coin.....	2,464.76	2,435.45	2,824.52
Expense Account.....			
Other Resources.....			
Total	\$ 310,961.32	\$ 304,704.92	\$ 295,337.40

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,306.51	5,306.51	5,306.51
Undivided Profits (Net).....	2,097.29	4,090.69	3,721.22
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....	14,404.43	15,270.22	14,870.85
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	109,002.57	84,107.89	76,014.05
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	5,000.00		
Time Certificates of Deposit.....	119,158.73	137,292.53	134,518.05
Certified Checks.....			
Cashier's Checks.....	5,991.79	8,637.08	10,906.72
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 310,961.32	\$ 304,704.92	\$ 295,337.40

(Chartered May 7th, 1908)

No. 65

THE PHILLIPS COUNTY STATE BANK, HOLYOKE

(Phillips County)

OFFICERS FOR 1923

H. C. Hargreaves, President; R. L. Johnson, Vice-President; S. D. Goddard, Vice-President; W. S. Johnson, Cashier; F. L. Tilton, Assistant Cashier.

DIRECTORS FOR 1923

S. D. Goddard, H. C. Hargreaves, R. L. Johnson, W. S. Johnson,
A. Scheunemann.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	39,223.03	\$ 55,151.08	\$ 61,462.18
Loans and Discounts (Sec. by Col.)	159,804.06	137,711.39	140,872.36
Loans on Real Estate.....	21,682.05	20,345.00	31,425.89
Overdrafts (Sec. and Unsec.).....	314.61	1,510.52	2,620.76
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	109.80	56.00	55.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	7,907.39	8,307.39	8,304.89
Banking House.....	15,000.00	15,000.00	15,000.00
Other Real Estate.....	5,985.00	9,366.13	9,050.04
Due from Banks (not Res. Banks)	564.38	29.00	199.58
Cash Items.....	400.00	205.62	.....
Due from Reserve Banks.....	25,673.18	23,454.90	16,461.73
Checks on Other Banks.....	3,818.50	4,520.42	7,452.88
Currency	6,524.00	4,975.00	6,344.00
Gold	2,815.00	2,810.00	2,800.00
Silver and Fractional Coin.....	1,327.24	1,308.68	1,413.76
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	2,696.49
Total	\$ 291,148.24	\$ 284,751.13	\$ 306,159.56

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	1,663.87	2,605.59	.....
Bills Payable.....	33,520.00	21,340.00	20,750.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	4,943.22	9,288.80	9,005.27
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	105,555.00	86,830.62	115,031.09
Due to Banks (Not Res. Banks)...	1,038.01	648.20	331.41
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	2,822.25	5,322.25	5,322.25
Time Certificates of Deposit.....	82,581.49	100,025.09	99,602.96
Certified Checks.....	71.75	71.75	71.75
Cashier's Checks.....	8,388.27	8,618.83	6,044.83
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	564.38	.....	.....
Total	\$ 291,148.24	\$ 284,751.13	\$ 306,159.56

(Chartered October 7th, 1912)

No. 246

THE HOOPER STATE BANK, HOOPER

(Costilla County)

OFFICERS FOR 1923

N. E. Morgan, President; W. D. Sisemore, Vice-President; D. E. McIntosh, Cashier.

DIRECTORS FOR 1923

N. E. Morgan, E. J. Culp, W. D. Sisemore, D. E. McIntosh, V. H. Rankin.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	23,984.63	\$ 23,531.44	\$ 24,382.70
Loans and Discounts (Sec. by Col.)	41,474.37	40,262.74	41,903.00
Loans on Real Estate.....	4,100.00	.....	.....
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	3,000.00	3,000.00	3,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	257.67	35.25	328.36
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	400.00	300.00	300.00
Banking House.....	1,700.00	1,700.00	1,700.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	11,419.13	12,472.45	17,215.12
Checks on Other Banks.....	.....	.....	.....
Currency	2,302.00	2,402.00	3,039.00
Gold	265.00	290.00	330.00
Silver and Fractional Coin.....	254.77	170.69	185.07
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 89,157.57	\$ 84,164.57	\$ 92,383.25

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	4,350.00	4,700.00	4,700.00
Undivided Profits (Net).....	2,850.07	439.71	1,014.07
Bills Payable .....	.....	.....	.....
Notes Rediscounted.....	5,050.00	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	640.00	.....
Individual Deposits.....	48,228.84	36,184.97	43,802.30
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	18,563.26	31,052.29	32,269.32
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	115.40	1,147.60	597.56
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 89,157.57	\$ 84,164.57	\$ 92,383.25

(Chartered February 14th, 1921)

No. 407

THE NORTH FORK STATE BANK, HOTCHKISS

(Delta County)

OFFICERS FOR 1923

Albert Smith, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier;
H. A. Duke, Assistant Cashier.

DIRECTORS FOR 1923

Albert Smith, H. B. Fetz, H. A. Duke, H. H. Addams, O. G. Taylor.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	56,718.25	\$ 49,737.12	\$ 58,696.97
Loans and Discounts (Sec. by Col.)	44,286.25	45,722.89	42,513.79
Loans on Real Estate.....	7,957.95	7,957.95	7,957.95
Overdrafts (Sec. and Unsec.).....	716.83	1,186.94	2,291.61
United States Bonds.....	6,100.00	5,645.00	5,645.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	8,353.23	6,734.72	5,592.76
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,680.38	3,680.38	3,680.38
Banking House.....	3,900.00	3,900.00	3,900.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	3,243.61	2,266.31	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	26,861.20	13,288.18	23,339.76
Checks on Other Banks.....	758.61	192.65	654.42
Currency	3,363.00	3,929.00	5,588.00
Gold	140.00	270.00	305.00
Silver and Fractional Coin.....	2,323.89	970.03	1,653.66
Expense Account.....	.....	.....	.....
Other Resources.....	59.31	.....	.....
Total	\$ 168,462.51	\$ 145,481.17	\$ 161,819.21

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	3,599.47	848.51	326.61
Bills Payable.....	.....	.....	7,500.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	6,919.68	7,987.20	9,541.59
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	97,891.03	69,342.71	75,382.51
Due to Banks (not Res. Banks)....	.....	.....	1,262.17
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.....	34,698.65	43,887.42	43,637.52
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,353.68	415.33	1,168.81
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 168,462.51	\$ 145,481.17	\$ 161,819.21

(Chartered December 27th, 1909)

No. 179

THE FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS

(Grand County)

OFFICERS FOR 1923

F. C. Jones, President; H. O. Gray, Vice-President; Wm. Claude Glass,
Assistant Cashier.

DIRECTORS FOR 1923

F. C. Jones, C. L. Brown, H. O. Gray, C. E. Morgan, W. J. Thompson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	15,607.83	\$ 17,367.49	\$ 17,530.05
Loans and Discounts (Sec. by Col.)	40,803.30	50,612.09	62,099.65
Loans on Real Estate.....	9,799.00	8,835.00	8,235.00
Overdrafts (Sec. and Unsec.).....	849.39	83.13	192.73
United States Bonds.....	5,000.00	4,300.00	4,350.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	17,585.23	12,127.75	16,470.98
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,529.00	1,529.00	1,529.00
Banking House.....	2,500.00	2,500.00	2,500.00
Other Real Estate.....	2,232.55	4,674.00	5,204.00
Due from Banks (not Res. Banks)	.....	.55	66.65
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	35,285.12	8,147.53	28,641.51
Checks on Other Banks.....	277.62	.....	.....
Currency	4,307.00	3,101.00	6,940.00
Gold	142.50	172.50	202.50
Silver and Fractional Coin.....	1,093.68	1,636.16	2,130.74
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 137,012.22	\$ 115,086.20	\$ 156,092.81

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	3,069.74	400.00	76.89
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	2,022.52	12,670.79	14,273.97
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	100,519.03	75,414.87	116,856.71
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit.....	13,112.00	8,163.63	6,863.31
Certified Checks.....	187.60	81.76	45.46
Cashier's Checks.....	2,601.33	855.15	476.47
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 137,012.22	\$ 115,086.20	\$ 156,092.81

(Chartered August 16th, 1909)

No. 162

THE HUDSON STATE BANK, HUDSON

(Weld County)

OFFICERS FOR 1923J. H. Hume, President; J. B. Campbell, Vice-President; Ellis C. Barber,
Cashier.**DIRECTORS FOR 1923**

J. H. Hume, J. B. Cuykendall, Ellis O. Barber, R. P. Culverwell.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	5,449.34	\$	\$
Loans and Discounts (Sec. by Col.)	30,748.17	.....	.....
Loans on Real Estate.....	11,737.69	.....	.....
Overdrafts (Sec. and Unsec.).....	36.04	.....	.....
United States Bonds.....	350.00	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	329.05	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,155.00	.....	.....
Banking House.....	1,500.00	.....	.....
Other Real Estate.....	2,260.95	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	3,478.84	.....	.....
Checks on Other Banks	622.85	.....	.....
Currency	1,476.00	.....	.....
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	713.86	.....	.....
Expense Account.....	6,899.61	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 67,757.40	\$	\$
LIABILITIES			
Capital Stock.....\$	15,000.00	\$	\$
Surplus Fund.....	10,000.00	.....	.....
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	16,782.49	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	20,153.99	.....	.....
Due to Banks (not Res. Banks)...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	4,014.39	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,806.53	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 67,757.40	\$	\$

(Chartered February 28th, 1918)

No. 342

BANK OF IDAHO SPRINGS, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1923

F. L. Collom, President; John Atcheson Jr., Vice-President; C. I. Spessard, Cashier.

DIRECTORS FOR 1923

D. J. Donnelly, John Atcheson Jr., H. O. Allen, Earl B. Dingle, F. C. Collom, O. H. Walde, C. I. Spessard.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	25,313.20	\$ 26,389.76	\$ 27,865.19
Loans and Discounts (Sec. by Col.)	41,257.28	43,613.90	46,534.59
Loans on Real Estate.....	21,227.09	16,142.00	19,052.00
Overdrafts (Sec. and Unsec.).....	145.20	29.06	5.01
United States Bonds.....	6,800.00	8,433.83	10,847.98
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	6,682.65	7,800.00	11,800.00
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	9,500.00	9,500.00	9,500.00
Other Real Estate.....	1,500.00	9,000.00	9,000.00
Due from Banks (not Res. Banks)	2.00	-----	250.36
Cash Items.....	-----	130.86	-----
Due from Reserve Banks.....	23,089.96	13,263.15	10,569.16
Checks on Other Banks.....	279.89	92.17	226.78
Currency	2,339.00	2,128.00	1,724.00
Gold	2,000.00	2,767.50	2,832.50
Silver and Fractional Coin.....	981.37	560.83	1,355.67
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 143,117.64	\$ 141,851.06	\$ 153,563.24

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,200.00	10,000.00	10,000.00
Undivided Profits (Net).....	3,402.85	830.11	1,347.89
Bills Payable.....	-----	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	48,634.72	44,948.73	54,597.67
Postal Savings Accounts	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	20.00	20.00
Individual Deposits.....	40,197.35	49,425.96	50,157.45
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit....	7,605.00	5,000.00	5,139.00
Time Certificates of Deposit.....	8,030.85	6,565.71	5,526.13
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	46.87	60.55	1,775.10
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 143,117.64	\$ 141,851.06	\$ 153,563.24

(Chartered September 8th, 1916)

No. 315

FIRST STATE BANK OF IDALIA, IDALIA

(Yuma County)

OFFICERS FOR 1923

C. A. Puderbaugh, President; Thos. H. Fox, Vice-President; M. Finch, Cashier.

DIRECTORS FOR 1923

C. A. Puderbaugh, T. B. Groves, M. Finch, Thos. H. Fox, John D. Richards.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	24,151.30	\$ 26,251.43	\$ 17,330.68
Loans and Discounts (Sec. by Col.)	16,498.22	27,672.32	44,440.45
Loans on Real Estate.....	2,350.00	5,080.00	2,160.00
Overdrafts (Sec. and Unsec.).....	269.27	2.57	89.37
United States Bonds.....	2,100.00	2,100.00	2,100.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	128.10	-----	-----
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,725.00	1,725.00	1,725.00
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	-----	-----	-----
Due from Reserve Banks.....	29,163.93	30,179.34	16,748.30
Checks on Other Banks.....	62.09	46.77	168.06
Currency	4,274.00	4,200.00	3,518.00
Gold	-----	-----	-----
Silver and Fractional Coin.....	970.07	368.86	526.82
Expense Account.....	-----	-----	-----
Other Resources.....	-----	377.28	128.10
Total	\$ 83,691.98	\$ 100,003.57	\$ 90,934.78

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	6,000.00	6,000.00	6,000.00
Undivided Profits (Net).....	3,151.49	2,992.57	2,762.77
Bills Payable.....	5,000.00	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	44,119.76	53,129.32	45,308.08
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit....	-----	-----	-----
Time Certificates of Deposit.....	15,420.73	27,881.68	26,863.93
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	-----	-----	-----
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 83,691.98	\$ 100,003.57	\$ 90,934.78

(Chartered September 27th, 1910)

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1923

Rex M. Shultz, President; Emmet Wirt, Vice-President; M. E. Turner, Cashier;
Iva Wayt, Assistant Cashier.

DIRECTORS FOR 1923

Rex M. Shultz, Lilian D. Shultz, Emmet Wirt.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,040.92	\$ 29,971.77	\$ 35,735.63
Loans and Discounts (Sec. by Col.)	41,973.69	31,464.37	18,943.61
Loans on Real Estate.....	45,846.23	46,025.75	51,003.63
Overdrafts (Sec. and Unsec.).....	21.10	20.32	14.16
United States Bonds.....	50.00	750.00	750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	2,500.00	2,500.00	2,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	21,627.26	11,243.84	4,605.79
Checks on Other Banks.....	1.65	15.50	222.07
Currency	706.00	815.00	789.00
Gold	400.00	550.00	640.00
Silver and Fractional Coin.....	950.73	620.73	365.50
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	1,076.10
Total	\$ 135,117.58	\$ 125,977.28	\$ 118,645.49

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,800.00	5,800.00	5,800.00
Undivided Profits (Net).....	1,043.36	808.70	.....
Bills Payable.....	11,590.00	13,150.00	12,800.00
Notes Rediscounted.....	10,230.50	10,309.66	10,029.34
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	56,622.05	46,537.00	40,609.23
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit ..	.....	.....	.....
Time Certificates of Deposit.....	24,801.52	24,341.77	24,376.77
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	30.15	30.15	30.15
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 135,117.58	\$ 125,977.28	\$ 118,645.49

(Chartered April 14th, 1921)

No. 410

THE ILIFF STATE BANK, ILIFF

(Logan County)

OFFICERS FOR 1923

J. P. Dillon, President; J. M. Cunningham, Vice-President; E. W. Balfour,
Cashier.

DIRECTORS FOR 1923

J. P. Dillon, J. M. Cunningham, P. C. Dolan, J. K. Crum, E. W. Balfour.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	34,550.92	\$ 27,025.31	\$ 34,765.54
Loans and Discounts (Sec. by Col.)	32,216.66	41,059.63	56,719.00
Loans on Real Estate.....	16,468.00	17,810.00	17,559.65
Overdrafts (Sec. and Unsec.).....	27.86	27.93	72.22
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,344.27	1,413.10	904.43
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,280.00	2,280.00	2,280.00
Banking House.....	6,400.00	6,400.00	6,400.00
Other Real Estate.....	.....	2,983.00	2,983.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	29.50	30.10	70.75
Due from Reserve Banks.....	40,688.76	15,440.36	13,132.79
Checks on Other Banks.....	.....	.....	.....
Currency	3,123.00	1,354.00	1,288.00
Gold	42.50	42.50	42.50
Silver and Fractional Coin.....	625.01	614.21	669.95
Expense Account.....	.....	.....	.....
Other Resources	334.75	.....	.....
Total	\$ 140,131.23	\$ 116,480.14	\$ 136,887.83

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	3,000.00	.....	.....
Undivided Profits (Net).....	244.92	114.79	1.07
Bills Payable.....	10,000.00	.....	20,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	67,038.59	43,546.55	43,884.83
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	4,562.93	2,874.92	4,349.68
Time Certificates of Deposit.....	25,190.35	39,943.88	38,652.25
Certified Checks.....	94.44	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 140,131.23	\$ 116,480.14	\$ 136,887.83

(Chartered September 30th, 1920)

No. 404

THE FIRST STATE BANK OF JOES, JOES

(Yuma County)

OFFICERS FOR 1923

J. Barnie Mabrey, President; W. G. Snyder, Vice-President; Geo. F. Hudson, Cashier.

DIRECTORS FOR 1923C. J. Brownwood, Gunylde A. Nutter, W. G. Snyder, Geo. F. Hudson.
J. Barnie Mabrey.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	14,056.94	\$ 8,263.03	\$ 7,720.84
Loans and Discounts (Sec. by Col.)	13,258.14	22,399.69	22,332.03
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	102.58	332.73	109.43
United States Bonds.....	800.00	850.00	850.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	241.18	.....	237.46
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,460.05	2,460.05	2,460.05
Banking House.....	4,330.00	4,330.00	4,330.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	137.54	.....
Cash Items.....	71.25	.....	.....
Due from Reserve Banks.....	9,627.29	.....	2,142.66
Checks on Other Banks.....	312.12	453.73	.....
Currency	1,268.00	1,332.00	437.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	188.55	359.30	641.03
Expense Account.....	2,675.79	.....	.....
Other Resources.....	.....	5,234.76	4,524.03
Total	\$ 49,391.89	\$ 46,152.83	\$ 45,784.53
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	4,378.45	6,878.45
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	20,418.99	11,015.28	9,266.04
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	6,018.50	6,181.45	5,984.76
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	454.50	311.64	405.15
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	1,766.01	750.13
Total	\$ 49,391.89	\$ 46,152.83	\$ 45,784.53

(Chartered March 15th, 1921)

No. 409

THE FIRST STATE BANK OF KEENESBURG, KEENESBURG

(Weld County)

OFFICERS FOR 1923

W. D. Bish, President; Walter K. Hotchkiss, Vice-President; F. E. O'Dell, Cashier; H. A. Nichols, Assistant Cashier.

DIRECTORS FOR 1923

M. Milan, A. L. Gillett, Ben Bowles, W. D. Bish, Walter K. Hotchkiss, F. E. O'Dell, R. L. Martin.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,903.76	\$ 17,098.32	\$ 21,110.80
Loans and Discounts (Sec. by Col.)	21,934.59	25,361.35	23,153.99
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	77.03	15.66	197.19
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	663.89	669.09	680.34
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,285.88	1,285.88	1,285.88
Banking House.....	3,000.00	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	187.50	341.43	10.00
Due from Reserve Banks.....	12,067.03	12,195.93	10,214.36
Checks on Other Banks.....	.....	.....	.....
Currency	1,735.00	2,002.00	943.00
Gold	50.00	50.00	50.00
Silver and Fractional Coin.....	242.33	495.07	577.93
Expense Account.....	.....	.....	.....
Other Resources.....	130.00	.....	607.33
Total	\$ 59,277.01	\$ 59,514.73	\$ 58,830.82

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	391.08	841.83	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	25,076.51	30,375.76	28,532.97
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit	13,623.40	11,649.46	11,694.28
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,686.02	147.68	2,103.57
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 59,277.01	\$ 59,514.73	\$ 58,830.82

(Chartered August 27th, 1915)

No. 292

FARMERS STATE BANK OF KEOTA, KEOTA

(Weld County)

OFFICERS FOR 1923

J. A. Rumsey, President; J. C. Andres, Vice-President; S. D. Markley, Cashier.

DIRECTORS FOR 1923

J. A. Rumsey, J. C. Andres, S. D. Markley, E. W. Wecas, Pert W. Preyer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,053.76	\$	\$
Loans and Discounts (Sec. by Col.)	25,961.30	.....	.....
Loans on Real Estate.....	1,000.00	.....	.....
Overdrafts (Sec. and Unsec.).....	173.30	.....	.....
United States Bonds.....	1,850.00	.....	.....
Bonds to Secure Postal Savings....	20.00	.....	.....
Other Bonds and Securities.....	9.15	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,172.00	.....	.....
Banking House.....	1,398.00	.....	.....
Other Real Estate.....	5,000.00	.....	.....
Cash Items.....	93.67	.....	.....
Due from Reserve Banks.....	2,344.66	.....	.....
Checks on Other Banks.....	100.00	.....	.....
Currency	1,469.00	.....	.....
Gold	710.00	.....	.....
Silver and Fractional Coin.....	387.27	.....	.....
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 52,742.11	\$	\$
LIABILITIES			
Capital Stock.....\$	10,000.00	\$	\$
Surplus Fund.....	4,150.00	.....	.....
Undivided Profits (Net).....	100.83	.....	.....
Bills Payable.....	5,345.00	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	18,708.94	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	33.02	.....	.....
Demand Certificates of Deposit....	4,500.00	.....	.....
Time Certificates of Deposit.....	8,316.02	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,588.30	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 52,742.11	\$	\$

(Chartered October 5th, 1908)

No. 69

THE KERSEY STATE BANK, KERSEY

(Weld County)

OFFICERS FOR 1923

E. C. Shumaker, President; Geo. H. Simpson, Vice-President; W. C. Walker, Cashier; H. E. Woolsey, Assistant Cashier.

DIRECTORS FOR 1923

E. C. Shumaker, Geo. H. Simpson, Carle H. Smith, Harry L. Wells, W. C. Walker.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	26,910.96	\$ 26,186.06	\$ 32,709.76
Loans and Discounts (Sec. by Col.)	56,459.51	53,303.30	48,032.87
Loans on Real Estate.....	8,250.00	5,838.20	6,281.40
Overdrafts (Sec. and Unsec.).....	426.42	297 52	582.45
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	594.70	72.67	508.75
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	9,297.27	9,346.12	9,346.12
Other Real Estate.....	2,000.00	2,000.00	2,000.00
Due from Banks (not Res. Banks)	25.43	.....	.....
Cash Items.....	.....	30.50	4.65
Due from Reserve Banks.....	2,305.85	10,980.26	7,274.57
Checks on Other Banks.....	831.17	1,542.83	318.88
Currency	1,902.00	1,193.00	325.00
Gold	220.00	350.00	370.00
Silver and Fractional Coin.....	1,298.99	760.47	547.15
Expense Account.....	3,055.37	4,442.53	.....
Other Resources.....	.....	.....	5,732.93
Total	\$ 115,577.67	\$ 118,343.46	\$ 116,034.53
LIABILITIES			
Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	17,450.00	18,125.00	21,527.35
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	47,074.76	43,919.57	40,138.98
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,800.00	5,400.00	5,300.00
Time Certificates of Deposit.....	12,735.64	25,443.38	23,090.29
Certified Checks.....	.....	.....	79.50
Cashier's Checks.....	5,517.27	455.51	898.41
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 115,577.67	\$ 118,343.46	\$ 116,034.53

(Chartered May 4th, 1920)

No. 402

THE FARMERS STATE BANK OF KIM, KIM

(Las Animas County)

OFFICERS FOR 1923

W. C. Byers, President; J. N. Seay, Vice-President; C. R. Johns, Cashier.

DIRECTORS FOR 1923

W. C. Byers, J. N. Seay, C. R. Johns, S. J. Collins, Nellie B. Johns.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	9,109.81	\$ 12,336.93	\$ 11,848.42
Loans and Discounts (Sec. by Col.)	25,335.64	24,514.86	22,161.49
Loans on Real Estate.....	1,941.00	670.00	1,825.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,928.95	3,928.95	3,928.95
Banking House.....	2,571.94	2,571.94	2,571.94
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	500.00	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	11,036.23	9,838.50	12,447.92
Checks on Other Banks.....	367.17	36.93	133.17
Currency	2,275.00	2,495.00	1,991.00
Gold	35.00	25.00	30.00
Silver and Fractional Coin.....	306.74	518.97	372.55
Expense Account.....	1,265.12	.....	.....
Other Resources.....	.....	2,043.51	1,793.35
Total	\$ 58,672.60	\$ 58,980.59	\$ 59,103.79

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	2,100.00	2,100.00	2,100.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	40,586.78	39,912.97	40,404.86
Due to Banks (not Res. Banks) ...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	450.19	747.03	1,125.38
Certified Checks.....	14.10	.....	.....
Cashier's Checks.....	521.53	1,220.59	473.55
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 58,672.60	\$ 58,980.59	\$ 59,103.79

(Chartered March 24th, 1908)

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1923

W. D. Reilly, President; James Ringold, Vice-President; Lee Ramsey, Vice-President; V. A. Backlund, Cashier.

DIRECTORS FOR 1923

W. D. Reilly, James Ringold, Lee Ramsey, Mrs. Gordon Jones.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	39,913.35	\$ 42,299.98	\$ 40,817.09
Loans and Discounts (Sec. by Col.)	48,176.15	59,500.75	54,598.74
Loans on Real Estate.....	2,250.00	2,200.00	1,500.00
Overdrafts (Sec. and Unsec.).....	67.32	58.37	82.81
United States Bonds.....	2,750.00	2,750.00	2,750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,914.53	1,878.00	221.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	23,354.28	19,447.15	18,581.77
Checks on Other Banks.....	2,229.78	463.78	23.71
Currency	2,898.00	3,480.00	5,548.00
Gold	140.00	150.00	150.00
Silver and Fractional Coin.....	969.74	1,066.76	1,224.36
Expense Account.....	.....	.....	.....
Other Resources.....	45.00	15.00	30.00
Total	\$ 126,708.15	\$ 135,309.79	\$ 127,527.98

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	2,209.65	1,055.06	1,236.12
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	500.00	.....
Individual Deposits	74,113.88	79,046.34	71,095.17
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	8,000.00	7,500.00	8,300.00
Time Certificates of Deposit.....	24,674.62	29,426.19	29,315.28
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	210.00	282.20	81.41
Other Liabilities.....	.....	.....	.....
Total	\$ 126,708.15	\$ 135,309.79	\$ 127,527.98

(Chartered September 27th, 1919)

No. 378

THE STOCKGROWERS STATE BANK OF KIOWA, KIOWA

(Elbert County)

OFFICERS FOR 1923

E. R. Mourning, President; R. H. Denny, Vice-President; J. J. Kruse, Cashier.

DIRECTORS FOR 1923

W. E. Ahl, R. H. Denny, A. F. Dietemann, B. H. Gleason, J. J. Kruse,
E. R. Mourning, J. M. Rinnert.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	40,066.16	\$ 37,352.53	\$ 33,674.08
Loans and Discounts (Sec. by Col.)	28,974.93	35,570.15	37,892.51
Loans on Real Estate.....	-400.00	1,550.00	1,550.00
Overdrafts (Sec. and Unsec.).....	494.97	205.36	679.97
United States Bonds.....	6,050.00	4,100.00	4,100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	9,646.96	4,107.45	5,383.33
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,014.91	1,850.00	1,940.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	1,074.49	174.77	89.76
Due from Reserve Banks.....	25,377.43	20,315.56	38,324.02
Checks on Other Banks.....	.....	114.95	.....
Currency	1,720.00	2,105.00	2,203.00
Gold	460.00	462.50	472.50
Silver and Fractional Coin.....	1,364.49	1,485.87	1,331.79
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 117,644.34	\$ 109,394.14	\$ 127,640.96

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	2,500.00	4,000.00	4,000.00
Undivided Profits (Net).....	3,034.68	2,113.98	2,515.65
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	79,215.32	69,123.90	86,763.49
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	8,966.59	13,567.95	14,336.82
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,427.75	588.31	25.00
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 117,644.34	\$ 109,394.14	\$ 127,640.96

(Chartered March 1st, 1917)

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1923

J. E. Wrape, President; G. I. Idler, Vice-President; R. H. Calverley, Vice-President; H. K. Clark, Cashier; Alice Nowak, Assistant Cashier.

DIRECTORS FOR 1923

J. E. Wrape, G. I. Idler, Geo. Burkard; R. H. Calverley.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	7,199.02	\$ 12,003.50	\$ 10,882.55
Loans and Discounts (Sec. by Col.)	29,850.46	27,634.94	32,547.57
Loans on Real Estate.....	5,457.50	4,083.00	3,858.00
Overdrafts (Sec. and Unsec.).....	1.98	19.14	42.15
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings...	-----	-----	-----
Other Bonds and Securities.....	1,200.10	1,077.47	1,053.67
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,100.00	2,100.00	2,100.00
Banking House.....	2,466.00	2,466.00	2,466.00
Other Real Estate.....	3,850.97	6,000.00	6,000.00
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	6.63	91.02	112.81
Due from Reserve Banks.....	18,216.82	22,935.37	18,649.73
Checks on Other Banks.....	93.34	65.20	142.64
Currency	4,283.00	841.00	501.00
Gold	95.00	70.00	80.00
Silver and Fractional Coin.....	2,328.61	2,307.60	1,708.06
Expense Account.....	1,478.12	-----	-----
Other Resources.....	-----	1,684.51	1,743.11
Total	\$ 78,627.55	\$ 83,378.75	\$ 81,887.34

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable.....	-----	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	33,510.04	31,559.79	32,498.06
Due to Banks (not Res. Banks)...	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit....	-----	-----	-----
Time Certificates of Deposit.....	32,539.72	38,588.42	36,824.42
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	577.79	1,230.54	564.86
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 78,627.55	\$ 83,378.75	\$ 81,887.34

(Chartered November 22nd, 1909)

No. 176

THE KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1923

Chas. E. Collins, President; Chas. Scott, Vice-President; J. G. McComish, Cashier; Frank Jelinek, Assistant Cashier.

DIRECTORS FOR 1923

Chas. E. Collins, Chas. Scott, J. G. McComish.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	32,454.37	\$ 32,525.90	\$ 30,730.32
Loans and Discounts (Sec. by Col.)	71,366.20	58,464.98	58,019.84
Loans on Real Estate.....	15,242.18	16,526.62	16,526.62
Overdrafts (Sec. and Unsec.).....	664.17	321.15	438.10
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	8,579.01	5,861.78	5,659.58
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	6,500.00	6,500.00	6,500.00
Other Real Estate.....	967.70	967.70	967.70
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	22,986.30	17,217.13	13,303.11
Checks on Other Banks.....	.....	.....	.....
Currency	1,950.00	3,027.00	3,761.00
Gold	1,942.50	1,970.00	1,995.00
Silver and Fractional Coin.....	794.57	524.53	615.69
Expense Account.....	.....	.....	1,394.93
Other Resources.....	9.00	.....	.....
Total	\$ 163,456.00	\$ 143,906.79	\$ 139,911.89

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	20,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	8,173.01	178.91	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	85,948.91	69,753.24	66,028.82
Due to Banks (not Res. Banks)...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	29,505.72	30,168.00	30,452.86
Certified Checks.....	.....	.....	.....
Cashiers' Checks.....	2,328.36	1,306.64	930.21
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 163,456.00	\$ 143,906.79	\$ 139,911.89

(Chartered June 24th, 1920)

No. 400

THE MARVEL STATE BANK, KLINE

(La Plata County)

OFFICERS FOR 1923

E. E. Talbot, President; H. John Slade, Vice-President; M. Lester, Jr., Cashier.

DIRECTORS FOR 1923

E. E. Talbot, H. John Slade, Ray Miller, Millie Smith Lester, M. Lester, Jr.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	8,411.50	\$ 8,779.00	\$ 8,017.00
Loans and Discounts (Sec. by Col.)	5,573.00	2,062.00	2,160.00
Loans on Real Estate.....	3,575.00	3,515.00	3,575.00
Overdrafts (Sec. and Unsec.).....	45.08	.....	.....
United States Bonds.....	280.00	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	1,300.00	1,300.00	1,300.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	2,708.80	1,203.68	1,930.71
Checks on Other Banks.....	75.00	.....	.....
Currency	550.00	520.00	400.00
Gold	250.00	100.00	5.00
Silver and Fractional Coin.....	200.99	170.57	73.40
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 24,969.37	\$ 19,650.25	\$ 19,461.11
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,500.00	1,800.00	1,800.00
Undivided Profits (Net).....	432.86	8.00	49.75
Bills Payable.....	.....	.....	500.00
Notes Rediscounted.....	.....	750.00	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	11,647.00	5,576.16	5,596.27
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	1,389.51	1,516.09	1,515.09
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 24,969.37	\$ 19,650.25	\$ 19,461.11

(Chartered August 18th, 1908)

No. 70

THE STATE BANK OF KREMMLING, KREMMLING
(Grand County)

OFFICERS FOR 1923

F. C. Jones, President; Peter Engle, Vice-President; H. O. Gray, Cashier;
Carl Breeze, Assistant Cashier.

DIRECTORS FOR 1923

F. C. Jones, Peter Engle, H. O. Gray, C. L. Brown.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	27,764.15	\$ 27,547.50	\$ 28,642.77
Loans and Discounts (Sec. by Col.)	55,327.28	58,917.45	56,750.23
Loans on Real Estate.....	9,450.00	13,475.00	12,547.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	10,150.00	10,250.00	10,250.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	6,409.60	5,285.54	8,496.34
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,500.00	1,500.00
Banking House.....	1,800.00	1,800.00	1,800.00
Other Real Estate.....	1,140.19	1,651.59	1,651.59
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	135.69	.....	80.05
Due from Reserve Banks.....	54,083.43	13,683.84	33,614.49
Checks on Other Banks.....	.....	24.58	.....
Currency	3,266.00	3,720.00	7,271.00
Gold	700.00	665.00	685.00
Silver and Fractional Coin.....	1,609.58	1,621.26	1,890.97
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 173,035.92	\$ 140,141.76	\$ 165,179.49

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	2,668.35	1,535.00	1,272.27
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	96,918.81	84,098.66	107,473.43
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	36,204.99	24,291.75	26,181.44
Certified Checks.....	32.77	16.35	52.35
Cashier's Checks.....	4,711.00	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	200.00	200.00
Total	\$ 173,035.92	\$ 140,141.76	\$ 165,179.49

(Chartered December 21st, 1909)

No. 177

THE LAIRD STATE BANK, LAIRD

(Yuma County)

OFFICERS FOR 1923

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier.

DIRECTORS FOR 1923

John Brown, Thomas Ashton, Buffer Roberts.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	30,223.24	\$ 29,503.12	\$ 30,590.91
Loans and Discounts (Sec. by Col.)	15,345.25	16,671.00	16,798.50
Loans on Real Estate.....	6,843.00	7,718.00	7,718.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	100.00	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	100.00	.....	100.00
Premium on Bonds.....	.....	.....	.....
Furnitures and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	3,000.00	3,000.00	3,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	62.75	.....	24.84
Due from Reserve Banks.....	30,038.34	11,628.93	9,349.56
Checks on Other Banks.....	.....	.....	.....
Currency	1,979.00	1,389.00	1,574.00
Gold	700.00	735.00	755.00
Silver and Fractional Coin.....	415.15	419.16	783.44
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 90,706.73	\$ 73,164.21	\$ 72,694.25

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	6,500.00	6,500.00	6,500.00
Undivided Profits (Net).....	1,094.78	1,183.33	1,637.34
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	53,693.39	33,936.96	33,630.89
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	14,418.56	16,543.92	15,926.02
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 90,706.73	\$ 73,164.21	\$ 72,694.25

(Chartered August 5th, 1908)

No. 73

THE COLORADO SAVINGS & TRUST CO., LA JUNTA

(Otero County)

OFFICERS FOR 1923

J. L. Gilliland, President; Fred A. Sabin, Vice-President; A. S. Marshall, Vice-President; E. G. Woodbridge, Cashier.

DIRECTORS FOR 1923

H. W. Potter, Fred A. Sabin, A. S. Marshall, W. S. Morrison, E. H. Rourke, E. G. Woodbridge, J. L. Gilliland.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 190,413.22	\$ 188,896.05	\$ 231,859.60
Loans and Discounts (Sec. by Col.).....	132,695.04	157,929.18	141,284.54
Loans on Real Estate.....	76,951.84	72,406.84	64,791.84
Overdrafts (Sec. and Unsec.).....	290.81	236.78	618.65
United States Bonds.....	25,000.00	29,800.00	30,400.00
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	42,138.30	39,223.42	29,219.64
Premium on Bonds.....			
Furniture and Fixtures.....	5,015.30	4,909.05	4,984.94
Banking House.....	20,000.00	20,000.00	20,000.00
Other Real Estate.....		3,200.00	3,200.00
Due from Banks (not Res. Banks).....			
Cash Items.....	98.18	882.95	1,344.16
Due from Reserve Banks.....	48,947.25	43,322.18	40,055.57
Checks on Other Banks.....	1,067.37	1,234.66	3,484.98
Currency	17,393.00	15,235.00	20,616.00
Gold	2,070.00	2,295.00	2,295.00
Silver and Fractional Coin.....	3,497.72	3,150.79	2,423.09
Expense Account.....			
Other Resources.....	63,300.00	49,050.00	48,350.00
Total	\$ 628,878.03	\$ 631,771.90	\$ 644,928.01

LIABILITIES			
Capital Stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	40,000.00	40,000.00	40,000.00
Undivided Profits (Net).....	8,939.27	8,573.68	10,224.86
Bills Payable.....		20,475.00	10,550.00
Notes Rediscounted.....		13,000.00	13,000.00
Savings Accounts.....	126,444.40	153,180.34	155,319.96
Postal Savings Accounts.....			
Trust Funds.....	5,065.48	3,722.02	3,264.69
Dividends Unpaid.....		2,250.00	
Individual Deposits.....	249,162.62	210,857.05	238,904.68
Due to Banks (not Res. Banks)			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	1,711.93	1,666.35	1,688.76
Time Certificates of Deposit	50,264.28	46,834.05	45,197.44
Certified Checks.....	1,761.40	284.75	362.55
Cashier's Checks.....	1,349.45	2,263.30	481.88
Reserved for Interest.....	1,694.72	90.70	564.43
Reserved for Taxes.....	4,184.48	4,524.66	2,018.76
Other Liabilities.....	63,300.00	49,050.00	48,350.00
Total	\$ 628,878.03	\$ 631,771.90	\$ 644,928.01

(Chartered August 5th, 1908)

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1923

R. A. Steen, President; C. A. Reynolds, Vice-President; John Richert, Cashier;
Harry L. Hooker, Assistant Cashier.

DIRECTORS FOR 1923

R. A. Steen, C. A. Reynolds, J. E. Gauger, J. H. Holly, R. A. Eddleman,
John Richert, J. N. Lamb.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 117,639.40	\$ 123,745.79	\$ 130,001.10
Loans and Discounts (Sec. by Col.).....	63,714.50	65,129.08	80,537.10
Loans on Real Estate.....	21,065.00	20,585.00	20,040.00
Overdrafts (Sec. and Unsec.).....	281.54	1,030.34	1,335.14
United States Bonds.....	67,500.00	67,450.00	67,200.00
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	59,221.79	42,798.49	41,362.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,800.00	1,800.00	1,800.00
Banking House.....	.....	.....	.....
Other Real Estate.....	6,650.00	6,650.00	6,650.00
Due from Banks (not Res. Banks).....	.....	.....	.....
Cash Items.....	2,060.44	98.56	325.11
Due from Reserve Banks.....	38,941.38	57,536.84	28,676.00
Checks on Other Banks.....	4,896.30	4,052.28	3,114.72
Currency.....	26,017.00	23,593.00	36,844.00
Gold.....	3,540.00	3,290.00	3,345.00
Silver and Fractional Coin.....	3,290.62	2,702.58	4,844.40
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 416,617.97	\$ 420,461.96	\$ 426,075.07
LIABILITIES			
Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	10,500.00	11,000.00	11,250.00
Undivided Profits (Net).....	4,236.52	5,669.22	562.19
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	10,523.99	13,431.37	14,164.05
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	251,424.75	252,995.76	268,918.28
Due to Banks (not Res. Banks).....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	9,004.00	5,004.00	5,004.00
Time Certificates of Deposit.....	79,211.16	80,308.65	74,835.59
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,680.23	2,007.64	1,298.64
Reserved for Interest.....	.....	.....	42.32
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	37.32	45.32	.....
Total	\$ 416,617.97	\$ 420,461.96	\$ 426,075.07

(Chartered January 26th, 1920)

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1923

F. H. Kelsey, President; Cora R. Strain, Vice-President; J. V. Sayler, Cashier;
R. L. Christy, Assistant Cashier.

DIRECTORS FOR 1923

F. H. Kelsey, C. R. Strain, J. Y. Brown, J. S. Maxwell, R. L. Christy,
T. J. Sayler, J. V. Sayler.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	26,114.65	\$ 43,644.52	\$ 42,108.57
Loans and Discounts (Sec. by Col.)	18,947.50	26,852.00	20,054.25
Loans on Real Estate.....	2,400.00	800.00	3,400.00
Overdrafts (Sec. and Unsec.).....	.52	278.48	175.86
United States Bonds.....	7,735.15	6,632.15	6,132.15
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	7,440.59	1,551.70	479.32
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,374.21	5,982.00	5,985.50
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	755.10
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	41,173.89	10,405.91	16,908.62
Checks on Other Banks.....	1,170.11	631.40	1,660.01
Currency	4,613.00	1,761.00	2,277.00
Gold	660.00	725.00	725.00
Silver and Fractional Coin.....	898.49	2,215.55	2,132.15
Expense Account.....	3,315.55	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 120,843.66	\$ 101,479.71	\$ 102,793.53

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	158.81	464.36
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	960.89	1,130.91	1,252.37
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	75,177.96	64,149.42	70,032.73
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	14,120.45	5,903.07	904.07
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	544.62	93.30	140.00
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	39.74	44.20	.....
Total	\$ 120,843.66	\$ 101,479.71	\$ 102,793.53

(Chartered December 12th, 1908)

No. 130

LA SALLE STATE BANK, LA SALLE

(Weld County)

OFFICERS FOR 1923

T. F. Dobbs, President; J. A. Behrens, Vice-President; Herbert H. Dobbs, Cashier.

DIRECTORS FOR 1923

T. F. Dobbs, J. A. Behrens, H. F. Behrens, Herbert H. Dobbs.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,582.64	\$ 32,496.44	\$ 39,483.32
Loans and Discounts (Sec. by Col.)	36,440.76	24,101.70	27,485.76
Loans on Real Estate.....	6,368.00	900.00	900.00
Overdrafts (Sec. and Unsec.).....	311.05	1,311.54	836.36
United States Bonds.....	3,500.00	3,400.00	3,400.00
Bonds to Secure Postal Savings...	-----	-----	-----
Other Bonds and Securities.....	2,002.50	2,866.08	3,088.45
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,272.75	2,272.75	2,272.75
Banking House	1,200.00	1,200.00	1,200.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	505.00	150.00	-----
Due from Reserve Banks.....	13,856.91	10,037.36	1,037.90
Checks on Other Banks.....	94.35	100.00	62.00
Currency	1,962.00	475.00	3,899.00
Gold	135.00	150.00	160.00
Silver and Fractional Coin.....	705.01	572.47	315.47
Expense Account.....	958.00	-----	-----
Other Resources.....	-----	316.53	2,437.70
Total	\$ 90,893.97	\$ 80,349.87	\$ 86,578.71
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	7,500.00	5,000.00	5,000.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable.....	8,000.00	-----	9,730.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	2,140.99	2,608.48	2,261.07
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	45,628.03	36,375.27	38,423.60
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	4,500.00	4,500.00	4,500.00
Time Certificates of Deposit.....	11,985.73	17,044.42	15,862.28
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	1,139.22	4,821.70	801.76
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 90,893.97	\$ 80,349.87	\$ 86,578.71

(Chartered April 6th, 1908)

No. 78

BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS

(Bent County)

OFFICERS FOR 1923

P. G. Scott, President; A. S. Booth, Vice-President; Wm. J. A. Scott, Cashier;
H. H. Schumann, Assistant Cashier; E. J. Rohn, Assistant Cashier;

DIRECTORS FOR 1923

P. G. Scott, A. S. Booth, J. B. Shaw.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	284,068.61	\$ 272,227.07	\$ 272,163.16
Loans and Discounts (Sec. by Col.)	270,881.95	273,263.71	276,872.46
Loans on Real Estate.....	54,628.42	54,937.14	53,388.74
Overdrafts (Sec. and Unsec.).....	564.41	8,084.39	4,848.71
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	4,668.99	3,615.61	1,274.79
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,379.86	2,723.98	2,723.98
Banking House.....	.....	.....	.....
Other Real Estate.....	100.00	1,667.93	1,667.93
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	69,776.92	63,338.40	44,002.27
Checks on Other Banks.....	4,077.54	1,968.82	2,137.11
Currency	34,403.00	27,220.00	26,254.00
Gold	3,130.00	3,460.00	3,525.00
Silver and Fractional Coin.....	5,560.51	5,204.09	4,758.74
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 735,240.21	\$ 717,711.14	\$ 693,616.89
LIABILITIES			
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	75,000.00	75,000.00	75,000.00
Undivided Profits (Net).....	12,515.85	1,540.24	3,882.33
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	43,450.20	8,960.00	3,960.00
Savings' Accounts.....	26,271.05	33,157.49	45,286.44
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	345,983.85	334,329.91	313,336.86
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	597.44	597.44	597.44
Time Certificates of Deposit.....	171,023.49	207,640.75	197,953.37
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	25,623.30	20,477.41	20,027.86
Reserved for Interest.....	3,098.44	3,880.14	2,878.78
Reserved for Taxes	1,676.59	2,127.76	693.81
Other Liabilities.....	.....	.....	.....
Total	\$ 735,240.21	\$ 717,711.14	\$ 693,616.89

(Chartered September 10th, 1910)

No. 197

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS

(Bent County)

OFFICERS FOR 1923

M. L. Langley, President; A. B. Ham, Vice-President; B. L. Bennett, Cashier.

DIRECTORS FOR 1923

M. L. Langley, A. B. Ham, A. W. Johnson, A. F. Klinkerman, B. L. Bennett, J. L. Lengel.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	12,336.01	\$ 27,249.38	\$ 25,938.20
Loans and Discounts (Sec. by Col.)	90,898.92	47,771.26	49,039.65
Loans on Real Estate.....	25,013.10	33,039.91	32,901.16
Overdrafts (Sec. and Unsec.).....		67.76	2,920.89
United States Bonds.....	1,100.00	1,250.00	1,250.00
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	983.22	108.10	108.10
Premium on Bonds.....			
Furniture and Fixtures.....	3,340.90	3,340.90	2,340.90
Banking House.....	9,517.14	9,517.14	9,517.14
Other Real Estate.....	300.00	2,800.00	2,800.00
Due from Banks (not Res. Banks)	1 000.00		
Cash Items.....		28.03	121.37
Due from Reserve Banks.....	28,446.62	9,512.54	11,018.87
Checks on Other Banks.....	1,196.65	98.42	610.92
Currency	3,128.00	2,908.00	3,445.00
Gold	2,200.00	2,200.00	2,200.00
Silver and Fractional Coin.....	445.69	331.28	484.75
Expense Account.....			
Other Resources.....			2,648.72
Total	\$ 179,906.25	\$ 140,222.72	\$ 148,345.67

LIABILITIES			
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	15,252.71	689.23	905.33
Bills Payable.....		5,000.00	10,000.00
Notes Rediscounted.....			
Savings Accounts.....	269.28	674.43	564.36
Postal Savings Accounts			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	87,540.79	58,376.92	61,687.76
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	13,719.37	14,302.80	13,887.93
Certified Checks.....			
Cashier's Checks.....	624.10	1,179.34	1,300.29
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 179,906.25	\$ 140,222.72	\$ 148,345.67

(Chartered October 19th, 1908)

No. 79

THE LA VETA STATE BANK, LA VETA

(Huerfano County)

OFFICERS FOR 1923

H. M. Stockwell, President; W. L. Warner, Cashier, D. L. Thomas, Assistant Cashier.

DIRECTORS FOR 1923

H. M. Stockwell, Josephine Stockwell, W. L. Warner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	40,662.18	\$	\$
Loans and Discounts (Sec. by Col.)	141,386.16	.....	.....
Loans on Real Estate.....	18,792.50	.....	.....
Overdrafts (Sec. and Unsec.).....	740.17	.....	.....
United States Bonds.....	8,500.00	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	5,301.17	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,037.00	.....	.....
Banking House.....	3,500.00	.....	.....
Other Real Estate.....	18,464.57	.....	.....
Due from Banks (not Res. Banks)	215.51	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	21,499.18	.....	.....
Checks on Other Banks.....	.....	.....	.....
Currency	5,402.00	.....	.....
Gold	1,190.00	.....	.....
Silver and Fractional Coin.....	901.68	.....	.....
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 272,592.12	\$	\$

LIABILITIES

Capital Stock.....\$	30,000.00	\$	\$
Surplus Fund.....	5,000.00	.....	.....
Undivided Profits (Net).....	1,981.84	.....	.....
Bills Payable.....	28,897.24	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	464.55	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	117,237.51	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	.....	.....
Time Certificates of Deposit.....	85,880.60	.....	.....
Certified Checks.....	157.90	.....	.....
Cashier's Checks.....	472.48	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 272,592.12	\$	\$

(Chartered January 29th, 1920)

No. 391

THE COLORADO BANK & TRUST CO., LONGMONT

(Boulder County)

OFFICERS FOR 1923

Chas. A. Miller, President; W. C. Muth, Vice-President; D. W. Spangler, Vice-President; R. L. Hudson, Cashier.

DIRECTORS FOR 1923

C. O. Almquist, J. M. Anderson, C. O. Andrew, W. R. Benson, M. D. Coffin,
O. C. Harris, R. L. Hudson, Chas. A. Miller, W. C. Muth,
T. L. Pugh, D. W. Spangler.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	68,893.87	\$ 72,352.49	\$ 81,995.51
Loans and Discounts (Sec. by Col.)	20,846.41	34,275.00	37,885.00
Loans on Real Estate.....	5,000.00	7,600.00	7,600.00
Overdrafts (Sec. and Unsec.).....	260.61	414.23	901.68
United States Bonds.....	641.70	1,000.00	1,050.15
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	1,254.22	290.10	502.90
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,351.77	6,351.77	6,351.77
Banking House.....	.....	.....	.....
Other Real Estate.....	3,808.00	3,946.00	3,946.00
Due from Banks (not Res. Banks).....	.....	.....	.....
Cash Items.....	277.27	273.31	161.08
Due from Reserve Banks.....	22,519.97	18,448.05	25,840.39
Checks on Other Banks.....	49.61	4,532.19	184.40
Currency	4,797.00	5,895.00	4,466.00
Gold	225.00	275.00	345.00
Silver and Fractional Coin.....	1,152.42	1,131.45	1,725.27
Expense Account.....	4,070.54	.....	.....
Other Resources.....	55.04	3,817.76	4,544.18
Total	\$ 140,203.43	\$ 160,602.35	\$ 177,499.33

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	5,803.28	14,081.28	24,836.55
Postal Savings Accounts .....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	55,826.20	63,461.78	69,712.95
Due to Banks (not Res. Banks) .....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit	22,740.00	27,731.33	27,234.23
Certified Checks.....	217.04	.....	.....
Cashier's Checks.....	616.91	327.96	715.60
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 140,203.43	\$ 160,602.35	\$ 177,499.33

(Chartered February 8th, 1915)

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1923

W. L. Armstrong, President; J. R. Thirlaway, Vice-President; H. H. Hoyt, Cashier; Roy N. Austin, Assistant Cashier.

DIRECTORS FOR 1923

W. L. Armstrong, Martin Reinert, W. L. Tanner, F. W. Persons, C. F. Wolfer, J. R. Thirlaway, H. H. Hoyt.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	41,217.44	\$ 45,788.77	\$ 46,200.00
Loans and Discounts (Sec. by Col.)	42,291.44	34,052.00	36,948.20
Loans on Real Estate.....	1,100.00	2,400.00	1,600.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	5,067.80	5,067.80	5,106.97
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,806.32	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,582.00	1,582.00	1,669.50
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	10,229.62	22,415.64	14,359.43
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	15,690.43	18,447.41	18,029.89
Checks on Other Banks.....	.....	.....	.....
Currency	6,320.00	3,409.00	6,840.00
Gold	590.00	200.00	30.00
Silver and Fractional Coin.....	203.88	422.45	629.22
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	433.61
Total	\$ 128,098.93	\$ 133,785.07	\$ 131,846.82

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,770.00	3,890.00	4,010.00
Undivided Profits (Net).....	1,374.19	882.00	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	16,408.14	26,626.71	22,099.04
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	77,748.68	68,298.50	72,756.79
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	11,982.20	18,487.89	17,236.89
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,815.72	599.97	744.10
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 128,098.93	\$ 133,785.07	\$ 131,846.82

(Chartered November 1st, 1910)

No. 204

THE LARIMER COUNTY BANK & TRUST CO., LOVELAND

(Larimer County)

OFFICERS FOR 1923

J. M. Cunningham, President; A. A. Ferguson, Vice-President; L. G. Foote,
Vice-President; L. B. Blair, Cashier; W. V. Butcher, Assistant Cashier.

DIRECTORS FOR 1923

L. B. Blair, W. V. Butcher, J. M. Cunningham, A. A. Ferguson, L. G. Foote,
T. M. McKee, W. J. Rausler, A. J. Swanson, W. H. Derby.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	287,101.21	\$ 189,884.91	\$ 158,407.66
Loans and Discounts (Sec. by Col.)	104,465.25	107,976.01	138,788.26
Loans on Real Estate.....	72,075.59	115,375.20	116,873.27
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	20,150.00	100.00	100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,823.40	1,324.86	3,116.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,500.00	2,500.00	2,500.00
Banking House.....	19,500.00	19,500.00	19,500.00
Other Real Estate.....	33,168.20	43,270.00	43,270.00
Due from Banks (not Res. Banks)	1,034.26	487.46	549.04
Cash Items.....	1,005.83	617.30	864.01
Due from Reserve Banks.....	23,746.27	38,107.45	34,301.31
Checks on Other Banks.....	2,348.32	1,879.74	2,481.33
Currency	12,142.00	9,095.50	8,332.00
Gold	510.00	672.50	740.00
Silver and Fractional Coin.....	2,858.13	3,824.65	3,861.47
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 584,428.46	\$ 534,615.08	\$ 533,684.35
LIABILITIES			
Capital Stock.....\$	100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	843.03	5,662.11	818.33
Bills Payable.....	101,000.00	106,915.00	105,215.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	50,114.03	42,737.49	36,797.24
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	198,975.78	144,494.09	149,628.70
Due to Banks (not Res. Banks)....	2,733.52	565.03	.....
Due to Reserve Banks.....	.....	.....	9,541.36
Demand Certificates of Deposit....	9,078.70	7,817.73	8,322.16
Time Certificates of Deposit.....	108,290.63	111,627.91	109,702.30
Certified Checks.....	.....	1,238.20	.....
Cashier's Checks.....	3,392.77	3,557.52	3,659.26
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 584,428.46	\$ 534,615.08	\$ 533,684.35

(Chartered November 9th, 1908)

No. 84

STATE BANK OF LYONS, LYONS

(Boulder County)

OFFICERS FOR 1923

M. W. Turner, President; Wm. P. Reed, Vice-President; O. J. Ramey, Cashier.

DIRECTORS FOR 1923

Wm. P. Reed, O. J. Ramey, M. W. Turner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	31,142.48	\$ 34,844.85	\$ 36,660.58
Loans and Discounts (Sec. by Col.)	31,508.68	33,618.25	29,138.38
Loans on Real Estate.....	9,820.00	9,482.75	12,390.06
Overdrafts (Sec. and Unsec.).....	1,124.93	1,189.73	576 31
United States Bonds.....	5,500.00	4,250.00	5,400.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,086.50	1,150.00	1,150.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,370.00	2,370.00	2,370.00
Banking House.....	6,750.00	6,750.00	6,750.00
Other Real Estate.....	5,500.00	5,500.00	5,500.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	87.27	174.61	24.57
Due from Reserve Banks.....	4,968.88	6,821.54	10,968.32
Checks on Other Banks.....	328.89	180.00	431.72
Currency	2,565.00	4,743.00	2,778.00
Gold	560.00	555.00	560.00
Silver and Fractional Coin.....	2,054.37	1,351.85	3,011.10
Expense Account.....	.....	.....	.....
Other Resources.....	568.31	807.86	719.36
Total	\$ 106,935.31	\$ 113,789.44	\$ 118,428.40

LIABILITIES

Capital Stock.....\$	12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	985.48	889.16	102.92
Bills Payable.....	9,000.00	8,500.00	5,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	3,064.37	5,989.06	9,114.86
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	38,908.83	44,477.09	47,648.33
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	39,859.27	39,295.99	39,802.03
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,617.36	1,138.14	3,260.26
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 106,935.31	\$ 113,789.44	\$ 118,428.40

(Chartered March 2nd, 1920)

No. 397

THE McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1923

Daniel Carl, President; L. H. Cline, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1923

F. G. Smartt, W. E. Crary, W. C. Bourne, Daniel Carl, L. H. Cline.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	25,287.18	\$ 25,560.00	\$ 25,660.49
Loans and Discounts (Sec. by Col.)	16,648.27	24,044.20	23,596.10
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	71.77	101.83	161.77
United States Bonds.....	650.00	650.00	650.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,210.47	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,600.00	2,600.00	2,900.00
Banking House.....	500.00	500.00	500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,627.54	664.79	502.04
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	5,216.17	8,125.93	3,270.78
Checks on Other Banks.....	1,470.45	192.53	69.90
Currency.....	1,318.00	700.00	965.00
Gold.....	35.00	40.00	40.00
Silver and Fractional Coin.....	898.25	800.69	994.46
Expense Account.....	.....	.....	.....
Other Resources.....	.....	907.29	1,020.49
Total	\$ 57,533.10	\$ 64,887.26	\$ 60,331.03

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	117.85	.....	.....
Bills Payable.....	.....	6,000.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	36,631.25	28,643.40	33,367.17
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	4,284.00	13,743.86	10,463.86
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 57,533.10	\$ 64,887.26	\$ 60,331.03

(Chartered September 14th, 1917)

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

DIRECTORS FOR 1923

W. C. Beaty, President; R. R. Beaty, Vice-President; J. L. Roberts, Cashier;
Chas. A. Gregory, Assistant Cashier.

DIRECTORS FOR 1923

W. C. Beaty, R. R. Beaty, John W. Beaty.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	90,313.43	\$ 67,095.53	\$ 70,785.79
Loans and Discounts (Sec. by Col.)	70,658.34	86,357.47	81,664.44
Loans on Real Estate.....	500.00	6,000.00	6,000.00
Overdrafts (Sec. and Unsec.).....	259.22	160.46	254.83
United States Bonds.....	12,350.00	14,850.00	14,850.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	27,071.07	24,608.45	25,705.32
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,709.50	1,921.00	1,921.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	270.34	55.25	74.16
Due from Reserve Banks.....	50,606.56	42,662.11	36,527.92
Checks on Other Banks.....	.....	.....	66.30
Currency	6,260.00	3,035.00	5,814.00
Gold	2,100.00	2,250.00	2,140.00
Silver and Fractional Coin.....	3,841.29	3,311.53	3,281.44
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	110.00
Total	\$ 265,939.75	\$ 252,304.80	\$ 249,195.20

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	5,329.70	510.65	3,146.32
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	186,636.83	172,474.49	151,188.49
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,700.00	.....	.....
Time Certificates of Deposit.....	36,273.22	44,319.66	59,860.39
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....
Total	\$ 265,939.75	\$ 252,304.80	\$ 249,195.20

(Chartered September 14th, 1912)

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1923

Christen Jensen, President; Samuel Jackson, Vice-President;
G. A. Van Fradenburg, Cashier.

DIRECTORS FOR 1923

Christen Jensen, Samuel Jackson, A. E. Upton, J. F. Blair,
G. A. Van Fradenburg.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	21,079.35	\$ 24,572.20	\$ 24,946.20
Loans and Discounts (Sec. by Col.)	13,586.00	11,309.00	10,907.00
Loans on Real Estate.....	6,555.00	9,320.00	8,560.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	539.75	539.75
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	7,709.95	6,577.70	7,885.05
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House.....	.....	.....	.....
Other Real Estate.....	2,365.00	2,365.00	2,365.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	29,845.48	15,737.85	7,151.00
Checks on Other Banks.....	.....	.....	.....
Currency	1,141.00	2,185.00	1,747.00
Gold	125.00	120.00	125.00
Silver and Fractional Coin.....	409.74	793.57	280.96
Expense Account.....	.....	.....	.....
Other Resources.....	300.00	.....	.....
Total	\$ 84,116.52	\$ 74,520.07	\$ 65,506.96

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,100.00	5,000.00	5,000.00
Undivided Profit (Net).....	5,399.79	3,000.00	3,376.59
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	56,916.13	47,239.47	35,044.77
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	9,539.00	9,219.00	12,024.00
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	161.60	61.60	61.60
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 84,116.52	\$ 74,520.07	\$ 65,506.96

(Chartered March 23d, 1908)

No. 85

THE BANK OF MANITOU, MANITOU

(El Paso County)

OFFICERS FOR 1923

J. Frank Campbell, President; A. M. Wilson, Vice-President;
D. E. Nickelson, Cashier.

DIRECTORS FOR 1923

J. Frank Campbell, A. M. Wilson, H. M. Ogilbee, E. E. Nichols,
D. E. Nickelson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	54,894.65	\$ 77,269.66	\$ 36,314.85
Loans and Discounts (Sec. by Col.)	137,353.93	166,779.02	359,058.90
Loans on Real Estate.....	41,262.88	63,860.00	79,249.90
Overdrafts (Sec. and Unsec.).....	260.56	162.59	100.00
United States Bonds.....	39,650.00	34,500.00	36,100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	31,522.51	20,918.11	25,168.11
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,027.00	1,824.30	1,824.30
Banking House.....	.....	.....	.....
Other Real Estate.....	7,000.00	7,000.00	7,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	118,953.32	57,032.09	84,826.22
Checks on Other Banks.....	68.14	.....	.....
Currency	6,603.00	7,770.00	8,094.00
Gold	3,495.00	3,710.00	4,377.50
Silver and Fractional Coin.....	2,760.45	4,709.74	5,388.05
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 445,851.44	\$ 445,535.51	\$ 647,501.83

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	20,000.00	20,000.00	20,000.00
Undivided Profits (Net).....	15,249.28	12,963.01	20,027.39
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	35,119.38	46,117.39	59,315.89
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	8.00	2,000.00	.....
Individual Deposits.....	305,178.67	302,223.99	478,690.13
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	14,107.18	10,781.88	9,597.28
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	8,738.93	10,049.24	16,871.14
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	27,450.00	21,400.00	23,000.00
Total	\$ 445,851.44	\$ 445,535.51	\$ 647,501.83

(Chartered January 29th, 1917)

No. 319

THE MATHESON STATE BANK, MATHESON

(Elbert County)

OFFICERS FOR 1923

O. M. White, President; Fleda Norris, Vice-President; M. W. Norris, Cashier.

DIRECTORS FOR 1923

O. M. White, Fleda Norris, M. W. Norris, Hazel White, E. Gwartney.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	41,744.26	\$ 39,357.07	\$ 47,982.00
Loans and Discounts (Sec. by Col.)	36,742.00	33,236.00	38,134.12
Loans on Real Estate.....	2,000.00	2,800.00	2,800.00
Overdrafts (Sec. and Unsec.).....	241.28	78.30	.....
United States Bonds.....	3,200.00	3,750.00	3,043.78
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,203.01	1,201.65	275.97
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,200.00	1,200.00
Banking House.....	2,150.00	2,150.00	2,150.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	11,106.23	17,943.98	8,261.65
Checks on Other Banks.....	139.94	184.68	24.16
Currency	3,027.00	2,902.00	1,633.00
Gold	190.00	190.00	190.00
Silver and Fractional Coin.....	584.41	534.82	706.04
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	598.12
Total	\$ 103,528.13	\$ 105,528.50	\$ 106,998.84

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	4,000.00	4,500.00	5,000.00
Undivided Profits (Net).....	652.40	553.89	.....
Bills Payable.....	.....	5,000.00	7,860.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	57,513.63	46,414.27	48,412.97
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	20,566.57	27,548.95	26,001.00
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,295.53	4,011.39	2,224.87
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 103,528.13	\$ 105,528.50	\$ 106,998.84

(Chartered August 31st, 1918)

No. 353

THE BANK OF MAYBELL, MAYBELL

(Moffat County)

OFFICERS FOR 1923

Z. B. Maudlin, President; W. P. Wagner, Vice-President;
John B. Wills, Cashier

DIRECTORS FOR 1923

W. T. Stillings, W. E. Templeton, W. P. Wagner, Z. B. Maudlin, John B. Wills.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	7,346.19	\$ 7,890.96	\$ 7,747.62
Loans and Discounts (Sec. by Col.)	19,586.89	22,034.54	18,376.26
Loans on Real Estate.....	1,231.00	1,231.00	1,231.00
Overdrafts (Sec. and Unsec.).....	74.79	106.02	85.65
United States Bonds.....	800.00	850.00	850.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	6,017.03	4,048.67	3,590.39
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,160.00	2,160.00	2,160.00
Banking House.....	2,570.00	2,570.00	2,570.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	532.23	5,027.82	3,985.24
Cash Items.....	170.38	98.15	25.68
Due from Reserve Banks.....	109.26	5,721.52	3,778.94
Checks on Other Banks.....	1,847.88	225.00	22.73
Currency	687.00	1,945.00	1,536.00
Gold	110.00	125.00	130.00
Silver and Fractional Coin.....	441.81	382.01	396.66
Expense Account.....	314.63	.....	.....
Other Resources.....	.....	167.29	363.58
Total	\$ 43,999.09	\$ 54,582.98	\$ 46,849.75

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	7,537.55	.....	.....
Bills Payable.....	.....	1,300.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	18,563.49	33,941.41	29,746.80
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	6,052.78	6,855.37	5,960.47
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	845.27	1,486.20	142.48
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 43,999.09	\$ 54,582.98	\$ 46,849.75

(Chartered May 12th, 1919)

No. 367

FIRST STATE BANK OF MEEKER, MEEKER

(Rio Blanco County)

OFFICERS FOR 1923

J. N. Neal, President; Edmund Pauls, Vice-President; E. E. Fordham, Cashier;
Arthur E. Fordham, Assistant Cashier.

DIRECTORS FOR 1923

J. N. Neal, Edmund Pauls, S. G. Fletcher, F. A. Harker, R. H. Crawford,
T. B. Scott, E. E. Fordham.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	63,022.47	\$ 90,271.54	\$ 90,608.81
Loans and Discounts (Sec. by Col.)	41,286.87	46,366.33	55,647.21
Loans on Real Estate.....	18,839.64	19,752.17	19,423.02
Overdrafts (Sec. and Unsec.).....	672.33	1,087.60	749.59
United States Bonds.....	6,300.00	5,700.00	5,750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	862.16	1,760.96	957.61
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,498.95	6,436.73	6,436.73
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	500.00
Due from Banks (not Res. Banks)	640.74	880.97	221.15
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	45,704.01	17,812.86	18,291.73
Checks on Other Banks.....	835.14	51.90	220.50
Currency	4,313.00	5,716.00	4,729.00
Gold .....	.....	2.50	2.50
Silver and Fractional Coin.....	1,661.43	1,779.12	1,895.00
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 190,636.74	\$ 197,618.68	\$ 205,432.85

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	4,189.43	3,500.00	3,281.48
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	5,578.30	7,574.45	8,202.80
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	91,372.65	93,657.51	98,854.60
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	5,000.00	5,000.00
Time Certificates of Deposit.....	55,295.94	54,506.94	56,845.72
Certified Checks.....	.....	.....	.....
Cashier's Checks	1,200.42	379.78	248.25
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 190,636.74	\$ 197,618.68	\$ 205,432.85

(Chartered October 5th, 1908)

No. 75

THE MERINO STATE BANK, MERINO

(Logan County)

OFFICERS FOR 1923

T. K. Propst, President; C. R. Johnson, Vice-President; L. B. Propst, Cashier;
A. E. Propst, Assistant Cashier.

DIRECTORS FOR 1923

T. K. Propst, C. R. Johnson, L. B. Propst.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,714.78	\$ 10,687.42	\$ 14,927.03
Loans and Discounts (Sec. by Col.)	72,804.17	61,206.41	63,101.48
Loans on Real Estate.....	12,781.25	15,616.34	14,418.32
Overdrafts (Sec and Unsec).....	1,028.96	575.23	715.12
United States Bonds.....	.....	.....	1,300.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	744.48	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,430.00	1,430.00	1,423.50
Banking House.....	2,065.00	2,065.00	2,065.00
Other Real Estate.....	11,699.88	11,649.88	11,649.88
Due from Banks (not Res. Banks)	88.33	120.46	375.80
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	16,940.95	12,240.95	5,963.34
Checks on Other Banks.....	226.60	167.15	40.66
Currency	1,975.00	1,306.00	840.00
Gold	1,715.00	1,695.00	1,680.00
Silver and Fractional Coin.....	488.75	739.24	589.04
Expense Account.....	787.31	.....	.....
Other Resources.....	127.33	111.67	714.08
Total	\$ 144,617.79	\$ 119,610.75	\$ 119,803.25

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	6,750.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	1,026.24	.....
Bills Payable.....	20,390.75	15,803.51	20,453.51
Notes Rediscounted.....	.....	.....	.....
Savings Accounts	16,548.09	13,694.82	11,886.47
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	56,460.93	37,337.78	32,316.92
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,135.00	4,793.42	4,843.42
Time Certificates of Deposit.....	18,217.32	21,347.40	24,622.41
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,115.70	607.58	680.52
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 144,617.79	\$ 119,610.75	\$ 119,803.25

(Chartered September 23d, 1909)

No. 168

FIRST STATE BANK OF MILLIKEN, MILLIKEN
(Weld County)

OFFICERS FOR 1923

James C. Dean, President; J. M. Shultz, Vice-President; J. H. Wilson, Cashier.

DIRECTORS FOR 1923

James C. Dean, J. M. Shultz, J. L. Redman, J. H. Wilson, A. M. Wilson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	23,685.52	\$ 24,503.87	\$ 29,429.74
Loans and Discounts (Sec. by Col.)	35,422.74	44,297.87	42,939.78
Loans on Real Estate.....	3,224.50	1,868.19	1,895.61
Overdrafts (Sec. and Unsec.).....			
United States Bonds.....	2,050.00	2,050.00	2,050.00
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	959.75	1,819.33	624.35
Premium on Bonds.....			
Furniture and Fixtures.....	1,850.00	1,800.00	1,800.00
Banking House.....			
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....	9,364.01	4,300.77	3,833.69
Checks on Other Banks.....			
Currency	2,100.00	1,150.00	2,200.00
Gold			
Silver and Fractional Coin.....	310.03	373.23	668.27
Expense Account.....			
Other Resources.....			251.03
Total	\$ 78,966.55	\$ 82,163.26	\$ 85,692.47

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	9,000.00	9,000.00	9,000.00
Undivided Profits (Net).....	1,690.24	580.00	
Bills Payable.....			
Notes Rediscounted.....		11,175.00	17,505.00
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	31,649.10	17,662.32	15,618.10
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	4,500.00	4,500.00	4,500.00
Time Certificates of Deposit.....	20,546.79	28,334.47	27,877.03
Certified Checks.....			
Cashier's Checks.....	1,580.42	911.47	1,192.34
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 78,966.55	\$ 82,163.26	\$ 85,692.47

(Chartered November 7th, 1910)

No. 205

THE BANK OF MOFFAT, MOFFAT

(Saguache County)

OFFICERS FOR 1923

J. R. Kendall, President; W. A. Weaver, Vice-President; S. J. Weaver, Cashier.

DIRECTORS FOR 1923

J. R. Kendall, W. A. Weaver, S. J. Weaver, Mrs. S. R. Miller, M. C. Weaver.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	4,772.58	\$ 3,099.58	\$ 3,757.46
Loans and Discounts (Sec. by Col.)	16,469.11	14,436.85	13,637.33
Loans on Real Estate.....	3,673.21	2,167.00	2,145.62
Overdrafts (Sec. and Unsec.).....	.....	.....	2,399.50
United States Bonds.....	400.00	250.00	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	5,787.23	5,721.38	3,490.54
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	800.00	800.00	800.00
Banking House.....	1,600.00	1,600.00	1,600.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	3,485.21	3,036.04	2,664.87
Checks on Other Banks.....	87.35	2.00	79.96
Currency	1,107.00	813.00	883.00
Gold	20.00	25.00	25.00
Silver and Fractional Coin.....	86.25	71.50	60.70
Expense Account.....	2,249.26	2,112.03	.....
Other Resources.....	500.00	3,003.49	3,003.49
Total	\$ 41,037.20	\$ 37,137.87	\$ 34,547.47

LIABILITIES

Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	4,000.00	5,000.00	3,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	21,993.11	19,792.76	19,227.62
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	.....	.....
Time Certificates of Deposit.....	200.00	200.00	200.00
Certified Checks.....	.....	.....	.....
Cashier's Checks	344.09	145.11	119.85
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 41,037.20	\$ 37,137.87	\$ 34,547.47

(Chartered September 29th, 1919)

No. 379

THE MONTE VISTA BANK & TRUST CO., MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1923

Chas. Trueblood, President; Jas. H. Neeley, Vice-President;
Jonathan H. Smith, Cashier; Jonathan H. Smith, Treasurer.

DIRECTORS FOR 1923

Chas. Trueblood, Jas. H. Neeley, Cephas Bowsher, Merwin Metz,
A. B. Van Nostrand, M. S. Woods, Jonathan H. Smith.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	81,991.16	\$ 65,849.51	\$ 74,839.91
Loans and Discounts (Sec. by Col.)	33,614.14	39,811.69	42,865.51
Loans on Real Estate.....	9,000.00	11,200.00	11,200.00
Overdrafts (Sec. and Unsec.).....	745.18	505.98	154.85
United States Bonds.....	587.32	479.05	330.20
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	796.73	1,321.27	2,122.27
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	9,856.04	9,856.04	9,856.04
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	430.00	97.49	361.54
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	14,833.19	17,142.81	23,752.88
Checks on Other Banks.....	36.61	5.80	1,941.47
Currency	4,237.00	3,999.00	4,163.00
Gold	215.00	355.00	380.00
Silver and Fractional Coin.....	566.40	1,114.38	1,556.10
Expense Account.....	906.44	1,213.43	.....
Other Resources.....	.....	.....	2,693.80
Total	\$ 157,815.21	\$ 152,951.45	\$ 176,217.57

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	19,650.00	6,800.00	19,600.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	20,529.33	24,646.87	28,868.29
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	740.03	713.09	349.74
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	52,204.93	67,320.43	74,855.54
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	21,091.80	7,755.42	8,004.52
Certified Checks.....	100.00	.....	.....
Cashier's Checks.....	999.12	3,215.64	2,039.48
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 157,815.21	\$ 152,951.45	\$ 176,217.57

(Chartered July 28th, 1911)

No. 223

THE WALLACE STATE BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1923

John T. Wallace, President; Chas. Edman, Vice President; Westel Wallace, Vice-President; R. L. Stitt, Vice-President; R. L. Stitt, Cashier; Donald Shakespeare, Assistant Cashier.

DIRECTORS FOR 1923

John T. Wallace, R. G. Breckenridge, Westel Wallace, R. L. Stitt, W. H. Fassett, W. E. Kistler, Cris Selters, W. L. Starbuck, Chas. Edman.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	433,028.32	\$ 397,317.77	\$ 415,219.93
Loans and Discounts (Sec. by Col.)	135,662.00	135,941.98	184,283.35
Loans on Real Estate.....	82,676.38	86,224.15	69,831.28
Overdrafts (Sec. and Unsec.).....	1,958.25	1,847.73	1,152.15
United States Bonds.....	5,689.52	1,295.45	12,802.64
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	6,741.63	4,269.01	3,988.60
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,701.00	6,248.09	6,573.09
Banking House.....	28,027.00	28,027.00	28,027.00
Other Real Estate.....	4,736.78	12,551.57	13,051.57
Due from Banks (not Res. Banks)	14,899.74	4,995.94	10,605.02
Cash Items.....	1,269.98	1,784.47	457.61
Due from Reserve Banks.....	68,902.39	85,417.05	28,883.11
Checks on Other Banks.....	910.48	1,359.78	2,757.79
Currency	6,388.00	3,295.00	14,190.00
Gold	18,085.00	18,180.00	18,172.50
Silver and Fractional Coin.....	5,721.10	4,562.34	6,005.14
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 820,397.57	\$ 793,317.33	\$ 816,000.78

LIABILITIES

Capital Stock.....\$	100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	14,000.00	14,500.00	14,500.00
Undivided Profits (Net).....	10,488.15	6,341.57	266.50
Bills Payable.....	94,000.00	50,000.00	94,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	145,720.50	184,166.72	181,568.83
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	378,891.14	356,886.58	323,921.25
Due to Banks (not Res. Banks)....	3,500.00	3,500.00	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	7,500.00	12,500.00	12,500.00
Time Certificates of Deposit.....	56,730.27	61,776.87	80,102.62
Certified Checks.....	46.70	209.20	46.70
Cashier's Checks.....	9,520.81	3,436.39	9,094.83
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 820,397.57	\$ 793,317.33	\$ 816,000.78

(Chartered August 9th, 1917)

No. 335

THE MONUMENT STATE BANK, MONUMENT

(El Paso County)

OFFICERS FOR 1923

Clyde B. Taylor, President; Chas. H. Allis, Vice-President; Henry F. Taylor, Cashier.

DIRECTORS FOR 1923

Clyde B. Taylor, Chas. H. Allis, Katherine L. Taylor, Harry F. Taylor.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Resources (Unsec.).....\$	44,683.71	\$ 42,803.93	\$ 54,884.21
Loans and Discounts (Sec. by Col.)	21,142.34	23,487.07	20,722.90
Loans on Real Estate.....	4,200.00	6,315.00	8,405.00
Overdrafts (Sec. and Unsec.).....	135.22	252.00	276.29
United States Bonds.....	1,050.00	1,200.00	2,700.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	130.00	627.71	127.00
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	5,500.00	5,500.00	5,500.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	-----	-----	-----
Due from Reserve Banks.....	15,158.74	13,655.52	15,867.85
Checks on Other Banks.....	522.00	147.55	458.71
Currency	1,329.00	2,266.00	1,487.00
Gold	167.50	180.00	60.00
Silver and Fractional Coin.....	952.20	1,039.62	1,094.83
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	854.53
Total	\$ 96,970.71	\$ 99,474.40	\$ 114,438.32

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	512.48	378.11	-----
Bills Payable.....	-----	-----	7,900.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	16,524.47	17,891.08	17,814.49
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	43,277.73	45,411.49	51,593.58
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	7,500.00	2,500.00	2,500.00
Time Certificates of Deposit.....	15,269.72	18,744.72	17,440.74
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	1,386.31	2,049.00	4,689.51
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 96,970.71	\$ 99,474.40	\$ 114,438.32

(Chartered June 1st, 1909)

No. 159

THE NEW CASTLE STATE BANK, NEW CASTLE
(Garfield County)

OFFICERS FOR 1923

C. C. Parks, President; John W. Ritter, Vice-President; Edward Ewing,
Cashier.

DIRECTORS FOR 1923

C. C. Parks, John W. Ritter, Edward Ewing.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	36,448.05	\$ 37,992.41	\$ 37,442.88
Loans and Discounts (Sec. by Col.)	41,926.00	32,061.00	28,138.93
Loans on Real Estate.....	11,850.00	12,975.00	12,975.00
Overdrafts (Sec. and Unsec.).....	523.09	912.70	423.68
United States Bonds.....	1,600.00	2,450.00	2,250.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	8,582.83	6,079.37	2,784.75
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	1,190.21	3,333.52	3,348.24
Due from Banks (not Res. Banks)	.....	.....	.....
Cash, Items.....	.....	.....	.....
Due from Reserve Banks.....	32,354.66	13,838.68	26,310.09
Checks on Other Banks.....	807.25	50.72	322.55
Currency	2,125.00	2,482.00	3,818.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	260.25	243.10	761.60
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 140,667.34	\$ 115,418.50	\$ 121,575.72

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	.....	.....	.....
Undivided Profits (Net)	851.13	411.68	565.39
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	1,240.25	5,799.30	5,429.60
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	84,021.73	50,181.61	59,556.14
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	44,554.23	48,995.91	46,024.59
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 140,667.34	\$ 115,418.50	\$ 121,575.72

(Chartered August 7th, 1915)

No. 289

STATE BANK OF RAYMER, NEW RAYMER

(Weld County)

OFFICERS FOR 1923

J. H. Beson, President; J. N. Quinn, Vice-President; E. F. Tighe, Cashier.

DIRECTORS FOR 1923

J. H. Beson, J. N. Quinn, Albert Schmeeckle.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	14,195.03	\$ 13,350.36	\$ 16,862.20
Loans and Discounts (Sec. by Col.)	38,262.27	35,134.58	34,027.17
Loans on Real Estate.....	7,230.02	10,324.92	10,088.81
Overdrafts (Sec. and Unsec.).....	-----	-----	-----
United States Bonds.....	3,050.00	3,050.00	3,050.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	1,730.00	1,300.00	1,465.52
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,659.00	2,734.00	3,109.00
Banking House.....	1,000.00	1,000.00	1,000.00
Other Real Estate.....	5,415.00	5,415.00	5,415.00
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	215.00	42.57	93.77
Due from Reserve Banks.....	1,996.57	4,233.00	6,805.34
Checks on Other Banks.....	500.00	-----	-----
Currency	1,563.00	2,175.00	2,040.00
Gold	215.00	245.00	245.00
Silver and Fractional Coin.....	481.76	582.26	218.58
Expense Account.....	666.71	-----	-----
Other Resources.....	-----	1,790.66	3,388.22
Total	\$ 79,179.36	\$ 81,377.35	\$ 87,808.61
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable.....	10,000.00	7,000.00	5,000.00
Notes Rediscounted	-----	-----	-----
Savings Accounts	297.95	409.97	380.80
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	10,400.69	13,308.92	21,925.17
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	27,179.02	27,179.02	27,179.02
Time Certificates of Deposit.....	15,856.69	18,418.58	18,266.90
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	445.01	60.86	56.72
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 79,179.36	\$ 81,377.35	\$ 87,808.61

(Chartered November 22nd, 1909)

No. 161

NI WOT STATE BANK, NI WOT

(Boulder County)

OFFICERS FOR 1923

N. M. Henry, President; A. M. Dodd, Vice-President; Guy Dodd, Cashier.

DIRECTORS FOR 1923

N. M. Henry, W. H. Poppe, S. E. Johnson, T. H. Jones, Dan Knaus, Guy Dodd.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	35,403.24	\$ 35,338.96	\$ 35,075.17
Loans and Discounts (Sec. by Col.)	20,167.30	17,992.40	17,211.19
Loans on Real Estate.....	3,707.13	8,113.27	8,113.27
Overdrafts (Sec. and Unsec.).....	969.93	439.61	1,209.18
United States Bonds.....		2,000.00	2,000.00
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	409.59	240.75	240.75
Premium on Bonds.....			
Furniture and Fixtures.....	1,650.00	1,650.00	1,650.00
Banking House.....	2,300.00	2,300.00	2,300.00
Other Real Estate.....		1,173.80	2,517.08
Due from Banks (not Res. Banks)	979.13	95.00	
Cash Items.....	53.95		55.00
Due from Reserve Banks.....	10,564.36	4,743.42	5,512.54
Checks on Other Banks.....	207.64	213.66	86.32
Currency	945.00	1,340.00	1,277.00
Gold	10.00		
Silver and Fractional Coin.....	377.40	443.05	506.61
Expense Account.....	1,570.78		
Other Resources.....		2,545.62	3,418.63
Total	\$ 79,315.45	\$ 78,629.54	\$ 81,172.74

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....			
Bills Payable.....			
Notes Rediscounted.....	6,573.63	13,381.04	11,157.55
Savings Accounts.....		4,067.10	4,463.33
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	44,274.30	33,049.23	33,623.60
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	5,000.00	2,500.00	2,500.00
Time Certificates of Deposit.....	8,921.72	11,128.09	12,198.50
Certified Checks.....			
Cashier's Checks.....	545.80	504.08	3,229.76
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 79,315.45	\$ 78,629.54	\$ 81,172.74

(Chartered June 14th, 1916)

No. 311

THE NORWOOD STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1923

C. D. Waggoner, President; Al Herndon, Vice-President; Thornton Harmon, Cashier; Earnest E. Smith, Assistant Cashier.

DIRECTORS FOR 1923

C. D. Waggoner, Al Herndon, J. N. Woy, Charles A. Chase, Thornton Harmon.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	77,201.00	\$ 78,500.10	\$ 82,691.91
Loans and Discounts (Sec. by Col.)	78,748.00	74,653.00	71,765.00
Loans on Real Estate.....	31,972.00	30,761.00	29,301.00
Overdrafts (Sec. and Unsec.).....	-----	129.09	218.66
United States Bonds.....	6,650.00	6,750.00	6,750.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	1,200.00	1,200.00	1,200.00
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	6,050.56	6,000.00	6,000.00
Banking House.....	5,640.00	5,440.00	5,440.00
Other Real Estate.....	2,642.65	2,560.00	2,560.00
Due from Banks (not Res. Banks)	1,160.49	-----	-----
Cash Items.....	-----	115.07	107.42
Due from Reserve Banks.....	40,921.52	21,749.47	14,594.62
Checks on Other Banks.....	1,239.53	1,119.91	-----
Currency	5,529.00	5,023.00	2,811.00
Gold	1,585.00	910.00	505.00
Silver and Fractional Coin.....	1,128.37	1,137.42	1,026.46
Expense Account.....	-----	-----	-----
Other Resources.....	4,247.34	-----	387.32
Total	\$ 265,915.46	\$ 236,048.06	\$ 225,358.39

LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	4,647.33	1,443.40	1,179.43
Bills Payable.....	35,000.00	35,000.00	35,000.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	136,830.72	118,569.46	109,329.45
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	50,821.31	42,082.32	41,539.88
Time Certificates of Deposit.....	-----	-----	-----
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	3,616.10	2,949.25	3,309.63
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	1,003.63	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 265,915.46	\$ 236,048.06	\$ 225,358.39

(Chartered March 9th, 1908)

No. 139

FIRST STATE BANK OF NUNN, NUNN
(Weld County)

OFFICERS FOR 1923

B. F. Clark, President; Amos Entwistle, Cashier.

DIRECTORS FOR 1923

B. F. Clark, Ewell M. Clark, Marie E. Entwistle, Amos Entwistle.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,699.41	\$ 20,366.31	\$ 21,505.32
Loans and Discounts (Sec. by Col.)	28,142.22	21,575.85	24,352.22
Loans on Real Estate.....	4,250.00	10,466.40	10,466.00
Overdrafts (Sec. and Unsec.).....	78.50	245.71	359.67
United States Bonds.....	150.00	150.00	150.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	11.35	353.00	964.16
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	400.00	400.00	400.00
Banking House.....	1,500.00	1,500.00	1,500.00
Other Real Estate.....	500.00	500.00	500.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	5,872.74	5,716.93	7,028.61
Checks on Other Banks.....	71.50	42.00	1,364.35
Currency	1,930.00	2,480.00	920.00
Gold .....	.....	100.00	110.00
Silver and Fractional Coin.....	714.47	988.02	1,013.68
Expense Account.....	.....	.....	.....
Other Resources.....	884.37	1,602.66	2,504.44
Total	\$ 65,204.56	\$ 66,486.88	\$ 73,138.45

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits (Net).....	1,889.99	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	31,580.99	28,595.38	34,438.80
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	4,500.00	4,500.00	4,500.00
Time Certificates of Deposit.....	7,233.58	11,391.50	14,199.65
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 65,204.56	\$ 66,486.88	\$ 73,138.45

(Chartered May 5th, 1910)

No. 189

ROUTT COUNTY BANK, OAK CREEK

(Routt County)

OFFICERS FOR 1923

Allen Cliff, President; H. G. Cliff, Cashier.

DIRECTORS FOR 1923

Allen Cliff, H. G. Cliff, E. D. Rich, J. W. Payne, R. I. Gwillim.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	42,825.54	\$ 47,910.65	\$ 45,699.23
Loans and Discounts (Sec. by Col.)	66,374.44	68,542.06	61,293.63
Loans on Real Estate.....	2,386.35	7,075.47	3,718.60
Overdrafts (Sec. and Unsec.).....	1,080.98	181.31	966.88
United States Bonds.....	200.00	650.00	1,450.00
Bonds to Secure Postal Savings...	17,000.00	11,000.00	11,000.00
Other Bonds and Securities.....	16,781.65	12,203.48	24,696.88
Premium on Bonds.....	373.40	373.40	608.55
Furniture and Fixtures.....	3,156.93	3,259.18	3,259.18
Banking House.....	.....	.....	.....
Other Real Estate.....	2,297.75	2,274.75	2,266.75
Due from Banks (not Res. Banks.)	.....	.....	255.01
Cash Items.....	154.00	.....	.....
Due from Reserve Banks.....	41,625.25	46,167.43	40,740.83
Checks on Other Banks.....	.....	.....	2.00
Currency	20,221.00	13,432.00	22,753.00
Gold	20.00	70.00	.....
Silver and Fractional Coin.....	1,381.52	1,883.84	1,344.80
Exense Account.....	912.87	.....	.....
Other Resources.....	.....	242.87	1,374.39
Total	\$ 216,791.68	\$ 215,266.44	\$ 221,429.73
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,180.00	2,511.19	2,511.19
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	3,942.72	4,043.00	4,043.00
Savings Accounts.....	23,386.35	31,563.32	33,286.14
Postal Savings Accounts.....	3,815.17	4,683.87	6,916.29
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	145,752.15	144,127.87	142,560.57
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,910.19	3,301.39	4,365.52
Time Certificates of Deposit.....	13,792.60	9,995.80	12,507.02
Certified Checks.....	12.50	40.00	240.00
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 216,791.68	\$ 215,266.44	\$ 221,429.73

(Chartered June 26th, 1917)

No. 331

THE OLATHE STATE BANK, OLATHE

(Montrose County)

OFFICERS FOR 1923

T. B. Townsend, President; C. B. Akard, Vice-President; T. B. Townsend, Jr., Vice-President; N. J. Darrow, Cashier; Ruth Darrow, Assistant Cashier.

DIRECTORS FOR 1923

T. B. Townsend, C. B. Akard, T. B. Townsend, Jr., N. J. Darrow,
A. T. Hawkyard.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	28,145.20	\$ 23,760.19	\$ 33,435.01
Loans and Discounts (Sec. by Col.)	111,360.59	106,901.20	96,697.18
Loans on Real Estate.....	4,371.80	11,652.89	18,333.41
Overdrafts (Sec. and Unsec.).....	50.64	38.21	101.25
United States Bonds.....	13,050.00	14,500.00	14,250.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	498.93	504.29	494.27
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House.....	5,400.00	5,400.00	5,400.00
Other Real Estate.....	.....	.....	1,609.07
Due from Banks (not Res. Banks)	1,825.00	90.00	2,477.62
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	32,594.19	27,490.38	38,079.94
Checks on Other Banks.....	1,101.66	159.32	2,202.99
Currency	6,190.00	3,300.00	5,960.00
Gold .....	.....	.....	70.00
Silver and Fractional Coin.....	749.94	649.92	210.40
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 206,337.95	\$ 195,446.40	\$ 220,321.14

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	416.68	470.83	419.62
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	8,688.27	9,297.52	10,494.45
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	101,937.66	92,707.23	115,003.64
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	31,888.47	31,177.28	32,416.62
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,906.87	293.54	486.81
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 206,337.95	\$ 195,446.40	\$ 220,321.14

(Chartered January 28th, 1916)

No. 300

THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS

(Crowley County)

OFFICERS FOR 1923

J. H. Cowden, President; Thos. L. Estes, Vice-President; Thos. L. Estes, Cashier; E. A. Shaffer, Jr., Assistant Cashier.

DIRECTORS FOR 1923

J. H. Cowden, W. N. Dennis, Leroy Maucher, W. P. Sterling, Thos. L. Estes.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	35,787.51	\$ 26,809.52	\$ 28,777.45
Lcans and Discounts (Sec. by Col.)	75,479.18	67,564.80	65,161.32
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	4,350.00	3,600.00	3,600.00
Other Bonds and Securities.....	2,302.18	516.12	1,587.78
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,813.25	1,500.00	1,500.00
Banking House.....	5,300.00	5,300.00	5,300.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	200.00	.....	.....
Due from Reserve Banks.....	49,625.80	14,808.00	17,972.83
Checks on Other Banks.....	19.56	8.60	1.00
Currency.....	4,925.00	2,804.00	7,082.00
Gold	470.00	545.00	540.00
Silver and Fractional Coin.....	706.71	643.97	1,625.61
Expense Account .....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 180,979.19	\$ 124,100.01	\$ 133,147.99

LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,600.00	3,500.00	3,500.00
Undivided Profits (Net).....	10,519.21	7,119.03	6,389.97
Bills Payable.....	.....	.....	20,000.00
Notes Rediscounted.....	.....	10,000.00	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	106,807.89	65,005.59	64,871.68
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	22,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	12,529.05	8,475.39	8,386.34
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,023.04	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 180,979.19	\$ 124,100.01	\$ 133,147.99

(Chartered March 12th, 1917)

No. 323

THE ORCHARD STATE BANK, ORCHARD

(Morgan County)

OFFICERS FOR 1923

Wm. M. Butters, Vice-President; John Mannhalter, Cashier.

DIRECTORS FOR 1923

Wm. M. Butters, Hattie B. Girardot, H. N. Kuhn, H. W. Young.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	6,275.54	\$	\$
Loans and Discounts (Sec. by Col.)	15,461.43	.....	.....
Loans on Real Estate.....	5,663.53	.....	.....
Overdrafts (Sec. and Unsec.).....	18.13	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,708.45	.....	.....
Banking House.....	3,082.56	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	10.36	.....	.....
Due from Reserve Banks.....	4,951.18	.....	.....
Checks on Other Banks.....	59.75	.....	.....
Currency	1,005.00	.....	.....
Gold	80.00	.....	.....
Silver and Fractional Coin.....	645.73	.....	.....
Expense Account.....	3,186.89	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 43,148.55	\$	\$

LIABILITIES

Capital Stock.....\$	10,000.00	\$	\$
Surplus Fund.....	2,000.00	.....	.....
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	5,436.13	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	16,763.02	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit...	2,758.41	.....	.....
Time Certificates of Deposit.....	4,812.11	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,378.88	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 43,148.55	\$	\$

(Chartered September 29th, 1922)

No. 412

THE ORDWAY STATE BANK, ORDWAY

(Crowley County)

OFFICERS FOR 1923

A. J. Luneburg, President; M. T. Caley, Vice-President; J. R. Caley, Cashier.

DIRECTORS FOR 1923

A. J. Luneburg, M. T. Caley, J. R. Caley.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	5,527.67	\$ 11,786.14	\$ 14,189.33
Loans and Discounts (Sec. by Col.)	4,066.40	12,301.98	11,297.59
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	32.70	61.22	28.55
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	2,186.24	4,778.47	4,483.08
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,500.00	1,500.00	1,500.00
Banking House.....	.....	.....	.....
Other Real Estate.....	4,000.00	4,000.00	4,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	35,824.88	26,592.88	25,127.04
Checks on Other Banks.....	871.43	177.35	222.61
Currency	5,640.00	2,411.00	1,918.00
Gold	80.00	100.00	125.00
Silver and Fractional Coin.....	263.69	394.62	999.39
Expense Account.....	739.32	880.90	943.64
Other Resources. ....	.....	.....	.....
Total	\$ 60,732.33	\$ 64,984.56	\$ 64,834.23

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	28,400.59	27,022.32	28,830.54
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	3,153.92	8,536.64	7,868.19
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,677.82	1,925.60	635.50
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 60,732.33	\$ 64,984.56	\$ 64,834.23

(Chartered May 15th, 1917)

No. 328

THE FARMERS STATE BANK OF OTIS, OTIS

(Washington County)

OFFICERS FOR 1923

Thos. P. Rehder, President; Cloyd C. Fisch, Vice-President;
Albert V. Anderson, Cashier; H. J. Ewing, Assistant Cashier.

DIRECTORS FOR 1923

Thos. P. Rehder, Cloyd C. Fisch, Albert V. Anderson, H. C. Hoch,
R. E. Haverland, John H. Hay, Mrs. Louise Rehder.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	84,825.00	\$ 87,636.49	\$ 76,732.83
Loans and Discounts (Sec. by Col.)	97,694.58	96,762.73	90,901.77
Loans on Real Estate.....	12,678.58	12,494.28	12,494.28
Overdrafts (Sec. and Unsec.).....	390.49	700.39	200.11
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	404.60	1,378.55	2,188.96
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	4,900.00	4,900.00	4,900.00
Banking House.....	11,100.00	11,100.00	11,100.00
Other Real Estate.....	12,257.52	10,433.30	10,406.30
Due from Banks (not Res. Banks)	202.75	.....	.....
Cash Items.....	129.35	133.81	162.90
Due from Reserve Banks.....	29,605.16	25,495.05	25,665.84
Checks on Other Banks.....	44.94	195.23	1,302.14
Currency	9,197.00	5,823.00	6,001.00
Gold	305.00	387.50	387.50
Silver and Fractional Coin.....	1,934.49	1,010.61	982.44
Expense Account.....	.....	.....	.....
Other Resources.....	.....	173.03	1,395.99
Total	\$ 265,669.46	\$ 258,623.97	\$ 244,822.06

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00
Undivided Profits (Net).....	2,141.60	.....	.....
Bills Payable.....	29,733.39	28,102.39	27,192.39
Notes Rediscounted.....	3,710.00	6,115.35	1,325.80
Savings Accounts.....	2,988.14	9,362.63	10,604.06
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	122,258.09	129,829.43	116,381.76
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	8,196.50	6,771.89	5,799.80
Time Certificates of Deposit.....	59,141.74	38,816.10	43,946.39
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	2,126.18	2,071.86
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 265,669.46	\$ 258,623.97	\$ 244,822.06

(Chartered August 28th, 1913)

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1923

A. E. Walther, President; E. E. Wheeler, Vice-President; David S. Boyd, Cashier; R. E. Kullerstrand, Assistant Cashier.

DIRECTORS FOR 1923

A. E. Walther, E. E. Wheeler, C. G. Bennett, Fred Carroll, D. S. Boyd.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	43,248.05	\$ 29,312.06	\$ 34,448.60
Loans and Discounts (Sec. by Col.)	83,301.34	103,821.45	84,398.32
Loans on Real Estate.....	21,910.65	35,366.15	35,655.40
Overdrafts (Sec. and Unsec.).....	294.01	242.36	482.96
United States Bonds.....	31,100.00	32,550.00	33,150.00
Bonds to Secure Postal Savings....	5,000.00	5,000.00	5,000.00
Other Bonds and Securities.....	28,889.72	22,473.16	20,241.36
Premium on Bonds.....	66.87	-----	-----
Furniture and Fixtures.....	2,850.00	2,850.00	2,850.00
Banking House.....	11,500.00	11,500.00	11,500.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	631.14	1,182.96	652.93
Due from Reserve Banks.....	60,261.71	36,108.57	58,373.43
Checks on Other Banks.....	400.00	630.00	713.72
Currency	10,548.00	7,675.00	8,463.00
Gold	2,310.00	2,935.00	2,620.00
Silver and Fractional Coin.....	2,001.88	1,783.72	1,097.84
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 304,313.37	\$ 293,430.43	\$ 299,647.56

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	2,500.00	3,000.00	3,000.00
Undivided Profits (Net).....	2,890.18	2,185.08	1,699.28
Bills Payable.....	-----	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	23,326.28	21,944.54	20,103.75
Postal Savings Accounts.....	2,970.76	88.32	905.71
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	1,500.00	-----
Individual Deposits.....	167,034.64	150,514.71	165,400.80
Due to Banks (not Res. Banks)....	5,846.55	6,912.57	1,352.74
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	56,725.21	67,770.57	67,417.98
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	5,519.75	2,014.64	2,267.30
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 304,313.37	\$ 293,430.43	\$ 299,647.56

(Chartered November 10th, 1919)

No. 381

THE STATE BANK OF OVID, OVID

(Sedgwick County)

OFFICERS FOR 1923

Thomas Wild, President; Adolf Jankovsky, Vice-President;
Robert J. McCullough, Cashier.

DIRECTORS FOR 1923

Thomas Wild, Adolf Jankovsky, Wm. H. Brandt, Robert J. McCullough,
Olga E. McCullough.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	29,530.79	\$ 21,067.70	\$ 15,875.09
Loans and Discounts (Sec. by Col.)	19,690.94	24,694.16	28,873.27
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	53.85	163 39	161.15
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,561.76	2,500.00	2,500.00
Banking House.....	200.00	200.00	200.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	15.50
Due from Reserve Banks.....	13,260.11	5,001.93	9,684.44
Checks on Other Banks.....	.....	.....	.....
Currency	1,674.00	829.00	1,393.00
Gold	370.00	360.00	360.00
Silver and Fractional Coin.....	635.43	713.50	283.01
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 67,976.88	\$ 55,529.68	\$ 59,345.46

LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	1,698.57	725.63	677.99
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	37,748.66	21,452.79	25,516.71
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	8,508.03	13,929.90	13,426.98
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,021.62	421.36	723.78
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 67,976.88	\$ 55,529.68	\$ 59,345.46

(Chartered July 21st, 1917)

No. 334

THE PADRONI STATE BANK, PADRONI

(Logan County)

OFFICERS FOR 1923

C. M. Harris, President; Iver Smith, Vice-President; C. M. Harris, Cashier.

DIRECTORS FOR 1923

H. J. Hewitt, C. M. Harris, Iver Smith, Mike Kautz, S. A. Richerson,
J. A. Harris, D. O. Harris.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loan and Discounts (Unsec.).....\$	5,940.04	\$ 9,402.85	\$ 11,501.85
Loans and Discounts (Sec. by Col.)	29,624.82	26,908.66	32,378.97
Loans on Real Estate.....	3,927.00	4,578.65	4,590.10
Overdrafts (Sec. and Unsec.).....	5.14	.73	19.25
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings.....	.....	.....	.....
Other Bonds and Securities.....	.....	66.15	66.15
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,780.84	2,500.00	2,500.00
Banking House.....	.....	.....	.....
Other Real Estate.....	1,128.10	3,054.85	3,144.75
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	9,168.81	5,625.53	3,925.42
Checks on Other Banks.....	.....	.....	.....
Currency	1,185.00	1,000.00	500.00
Gold	297.50	.....	307.50
Silver and Fractional Coin	190.07	77.74	169.58
Expense Account.....	2,024.46	.....	.....
Other Resources.....	.....	2,829.11	26.73
Total	\$ 56,271.78	\$ 56,044.27	\$ 59,130.30
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	9,650.00	9,000.00	11,500.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	28,306.48	24,776.47	24,120.97
Due to Banks (not Res. Banks)....	.....	71.58	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	4,778.10	9,657.78	10,527.78
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,037.20	1,038.44	1,481.55
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 56,271.78	\$ 56,044.27	\$ 59,130.30

(Chartered April 27th, 1908)

No. 147

THE CITIZENS STATE BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1923

Fred Catchpole, President; David Hersch, Vice-President; Ray W. Smith, Cashier; Jay Catchpole, Assistant Cashier.

DIRECTORS FOR 1923

Fred Catchpole, David Hersch, Ray W. Smith, W. O. Dutton, Mabel Catchpole.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	153,732.18	\$ 118,604.26	\$ 120,614.23
Loans and Discounts (Sec. by Col.)	61,042.37	48,526.70	50,466.35
Loans on Real Estate.....	63,720.50	74,389.13	74,063.14
Overdrafts (Sec. and Unsec.).....	460.85	279.57	107.13
United States Bonds.....	1,000.00	1,050.00	1,050.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,191.15	2,207.77	744.67
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,324.67	5,147.34	5,147.34
Banking House.....	10,000.00	10,000.00	10,000.00
Other Real Estate.....	21,070.10	17,870.10	17,870.10
Due from Banks (not Res. Banks)	200.00	25.46	.....
Cash Items.....	805.72	382.86	87.29
Due from Reserve Banks.....	20,074.09	34,522.89	14,727.54
Checks on Other Banks.....	1,011.79	110.33	102.00
Currency	6,183.00	3,189.00	1,861.00
Gold	3,382.50	3,482.50	3,572.50
Silver and Fractional Coin.....	1,324.02	974.33	1,145.90
Expense Account.....	2,300.74	.....	.....
Other Resources.....	.....	.....	346.00
Total	\$ 352,823.68	\$ 320,762.24	\$ 301,905.19

LIABILITIES			
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	18,750.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	121.78	1,271.26
Bills Payable.....	42,853.70	49,580.00	49,580.00
Notes Rediscounted.....	.....	5,000.00	5,000.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	182,116.03	152,026.91	129,027.00
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	7,500.00	.....
Time Certificates of Deposit.....	44,168.82	49,965.23	57,788.08
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	14,935.13	1,568.32	4,238.85
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 352,823.68	\$ 320,762.24	\$ 301,905.19

(Chartered January 26th, 1921)

No. 408

THE PRODUCERS EXCHANGE STATE BANK, PALISADES

(Mesa County)

OFFICERS FOR 1923

D. L. Gardner, President; Chas. F. Griffee, Vice-President; A. G. Tilton,
Cashier; L. F. Muth, Assistant Cashier.

DIRECTORS FOR 1923

Levi A. Clark, L. C. Dressell, G. W. Hoffman, F. F. Jones.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	21,755.03	\$ 22,647.46	\$ 46,626.64
Loans and Discounts (Sec. by Col.)	18,764.03	33,145.20	34,370.95
Loans on Real Estate.....	8,375.00	7,675.00	7,675.00
Overdrafts (Sec. and Unsec.).....	174.01	37.70	86.83
United States Bonds.....	5,550.00	3,700.00	14,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	820.40	848.68	5,781.46
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	4,187.66	4,187.66	4,187.66
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	3,685.10	3,685.10
Due from Banks (not Res. Banks)	1,900.00	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	7,370.54	18,021.04	40,892.80
Checks on Other Banks.....	.....	1,477.26	.....
Currency	3,429.00	2,159.00	6,168.00
Gold	130.00	170.00	345.00
Silver and Fractional Coin.....	352.60	635.11	1,660.83
Expense Account.....	1,168.83	.....	.....
Other Resources.....	.....	1,678.60	1,709.54
Total	\$ 73,977.10	\$ 100,067.81	\$ 167,689.81

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	10,000.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	8.50	1,199.45	1,711.61
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	27,085.35	31,462.59	117,367.85
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit.....	16,883.25	27,405.77	18,610.35
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 73,977.10	\$ 100,067.81	\$ 167,689.81

(Chartered March 13th, 1916)

No. 304

THE PAOLI STATE BANK, PAOLI

(Phillips County)

OFFICERS FOR 1923

S. D. Goddard, President; H. C. Hargreaves, Vice-President; F. A. Johnson, Cashier; Mary B. Johnson, Assistant Cashier.

DIRECTORS FOR 1923

Paul Holmquist, S. D. Goddard, R. L. Johnson, H. C. Hargreaves, F. A. Johnson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	26,534.84	\$ 31,016.16	\$ 28,053.83
Loans and Discounts (Sec. by Col.)	14,926.45	16,548.46	14,874.77
Loans on Real Estate.....	2,500.00	2,500.00	5,700.00
Overdrafts (Sec. and Unsec.).....	175.00	98.31	120.56
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	557.04	240.45	277.48
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,538.06	2,538.06	2,538.06
Banking House.....	2,520.90	2,520.90	2,520.90
Other Real Estate.....	1,668.86	1,998.88	1,998.88
Due from Banks (not Res. Banks)	1,035.10	646.54	326.91
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	11,645.50	7,248.21	4,444.17
Checks on Other Banks.....	235.92	340.50	17.26
Currency	2,766.00	1,230.00	2,004.00
Gold	250.00	235.00	250.00
Silver and Fractional Coin.....	445.75	615.16	484.51
Expense Account.....	.....	.....	.....
Other Resources.....	22.50	744.28	1,233.37
Total	\$ 67,821.92	\$ 68,520.91	\$ 64,844.70

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,500.00	3,500.00	3,500.00
Undivided Profits (Net).....	188.58	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	3,105.00	9,810.00	9,295.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	30,041.43	23,583.65	22,796.36
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,500.00	3,000.00	3,000.00
Time Certificates of Deposit.....	14,023.27	16,677.07	15,458.99
Certified Checks .....	.....	.....	.....
Cashier's Checks	1,463.64	1,950.19	794.35
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 67,821.92	\$ 68,520.91	\$ 64,844.70

(Chartered May 15th, 1909)

No. 97

THE FRUIT EXCHANGE STATE BANK, PAONIA

(Delta County)

OFFICERS FOR 1923

Weldon Hammond, President; A. F. Erich, Vice-President; Walt Thomas, Cashier; Floyd Hammond, Assistant Cashier.

DIRECTORS FOR 1923

Weldon Hammond, A. F. Erich, E. H. Curtis, G. W. Smith, Walt Thomas.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	63,556.01	\$ 92,111.36	\$ 101,189.05
Loans and Discounts (Sec. by Col.)	139,374.61	134,265.63	123,684.57
Loans on Real Estate.....	18,070.00	8,350.00	8,150.00
Overdrafts (Sec. and Unsec.).....	3,191.36	1,648.35	931.56
United States Bonds.....	9,200.00	8,250.00	8,250.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	21,011.82	22,575.88	22,891.71
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	4,125.00	4,000.00	4,000.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	2,755.42	381.69	3,310.90
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	41,931.12	15,329.41	26,985.28
Checks on Other Banks.....	1,348.99	1,265.56	620.30
Currency	13,343.00	6,518.00	8,765.00
Gold	850.00	1,510.00	1,242.50
Silver and Fractional Coin.....	1,531.78	1,907.70	1,025.62
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 320,289.11	\$ 298,113.58	\$ 311,046.49

LIABILITIES			
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	7,000.00	8,000.00	8,000.00
Undivided Profits (Net).....	4,975.93	2,137.87	209.48
Bills Payable.....	.....	25,000.00	38,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	29,412.99	33,266.45	38,710.08
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	154,807.90	111,204.85	113,538.30
Due to Banks (not Res. Banks)....	10,798.89	5,143.80	1,368.58
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	81,649.33	82,438.62	79,197.61
Certified Checks.....	.....	76.00	260.50
Cashier's Checks.....	1,644.07	845.99	1,761.94
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 320,289.11	\$ 298,113.58	\$ 311,046.49

(Chartered April 10th, 1923)

No. 414

THE DOUGLAS COUNTY BANK OF PARKER, PARKER
(Douglas County)

OFFICERS FOR 1923

A. L. Bowen, President; H. T. Bowen, Vice-President; R. L. Bowen, Cashier.

DIRECTORS FOR 1923

H. T. Bowen, A. L. Bowen, R. L. Bowen.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$		\$ 4,676.00	\$ 5,956.04
Loans and Discounts (Sec. by Col.)		15,130.29	23,650.75
Loans on Real Estate.....		722.00	1,222.00
Overdrafts (Sec. and Unsec.).....		102.51	102.51
United States Bonds.....			
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....			
Premium on Bonds.....			
Furniture and Fixtures.....		1,412.80	1,635.30
Banking House.....		1,595.00	1,595.00
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....			
Due from Reserve Banks.....		17,647.24	7,309.88
Checks on Other Banks.....			
Currency		258.00	771.00
Gold			
Silver and Fractional Coin.....		679.64	520.47
Expense Account.....			
Other Resources.....			22.30
Total	\$	\$ 42,223.48	\$ 42,785.25
LIABILITIES			
Capital Stock.....\$		\$ 10,000.00	\$ 10,000.00
Surplus Fund			
Undivided Profits (Net).....		506.86	213.70
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts			70.00
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....		22,636.73	23,381.66
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....			
Time Certificates of Deposit		9,039.89	9,119.89
Certified Checks			
Cashier's Checks.....		40.00	
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$	\$ 42,223.48	\$ 42,785.25

(Chartered January 10th, 1920)

No. 392

THE FARMERS STATE BANK OF PEETZ, PEETZ

(Logan County)

OFFICERS FOR 1923

Robt. Wood, President; W. E. James, Vice-President; C. E. Wood, Cashier;
A. L. Wood, Assistant Cashier.

DIRECTORS FOR 1923

Robt. Wood, W. E. James, C. P. Thompson, Peter Maerz, C. E. Wood.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	27,276.36	\$ 28,272.72	\$ 35,521.73
Loans and Discounts (Sec. by Col.)	24,189.49	28,372.10	29,026.38
Loans on Real Estate.....	3,125.00	3,125.00	3,125.00
Overdrafts (Sec. and Unsec.).....	251.36	286.84	225.82
United States Bonds.....	2,000.00	2,000.00	2,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	198.68	47.30	82.45
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,289.60	2,289.60	2,289.60
Banking House.....	10,200.00	10,200.00	10,200.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	387.66	628.15	1,158.24
Cash Items.....	.....	90.90	.....
Due from Reserve Banks.....	6,361.91	6,046.59	6,010.29
Checks on Other Banks.....	350.24	173.61	389.95
Currency	1,589.00	1,380.00	1,326.00
Gold .....	.....	15.00	15.00
Silver and Fractional Coin.....	693.27	306.16	661.61
Expense Account.....	1,771.85	1,914.18	.....
Other Resources.....	.....	.....	2,164.13
Total	\$ 80,684.42	\$ 85,148.15	\$ 94,196.20

LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	12,800.00	15,500.00	19,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	29,558.70	28,321.26	35,316.07
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	10,825.72	13,545.91	12,380.13
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	280.98	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 80,684.42	\$ 85,148.15	\$ 94,196.20

(Chartered July 24th, 1916)

No. 312

THE FARMERS STATE BANK OF PEYTON, PEYTON

(El Paso County)

OFFICERS FOR 1923

J. J. Eubank, President; F. M. Townsend, Vice-President; A. L. Pieper, Cashier;
Emma B. Herzberger, Assistant Cashier.

DIRECTORS FOR 1923

J. J. Eubank, F. M. Townsend, Ed Marriott, Otto Beck,
Emma B. Herzberger, A. L. Pieper.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,391.65	\$ 20,154.98	\$ 20,153.92
Loans and Discounts (Sec. by Col.)	39,622.37	31,189.81	29,472.98
Loans on Real Estate.....	1,200.00	1,175.00	1,140.00
Overdrafts (Sec. and Unsec.).....	201.09	92.03	547.28
United States Bonds.....	3,100.00	3,100.00	3,100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,035.00	2,000.00	2,000.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House.....	1,800.00	1,800.00	1,800.00
Other Real Estate.....	2,400.00	2,400.00	2,400.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	6,219.83	7,566.92	4,014.20
Checks on Other Banks.....	.....	37.83	174.50
Currency	1,733.00	1,021.00	1,669.00
Gold	1,055.00	1,067.50	1,002.50
Silver and Fractional Coin.....	439.15	519.70	377.47
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	246.93
Total	\$ 71,197.09	\$ 73,124.77	\$ 69,098.78

LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	147.32	113.20	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....
Savings Accounts	5,144.70	8,428.28	7,695.08
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	34,649.66	32,754.08	34,412.00
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	3,500.00	3,910.43	2,500.00
Time Certificates of Deposit	14,979.91	13,321.68	12,088.85
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	775.50	2,597.10	402.85
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 71,197.09	\$ 73,124.77	\$ 69,098.78

(Chartered May 2nd, 1913)

No. 251

THE PIERCE EXCHANGE BANK, PIERCE

(Weld County)

OFFICERS FOR 1923

G. W. Gordon, President; John E. Shafer, Vice-President; B. A. Shafer, Cashier.

DIRECTORS FOR 1923

G. W. Gordon, John E. Shafer, B. A. Shafer, Paul H. Shafer, R. H. Shafer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	7,718.39	\$	\$
Loans and Discounts (Sec. by Col.)	12,974.59	.....	.....
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	213.33	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	363.75	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,225.00	.....	.....
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	5,105.22	.....	.....
Checks on Other Banks.....	25.13	.....	.....
Currency	903.00	.....	.....
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	486.10	.....	.....
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 30,014.51	\$	\$
LIABILITIES			
Capital Stock.....\$	10,000.00	\$	\$
Surplus Fund.....	1,000.00	.....	.....
Undivided Profits (Net).....	27.71	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	13,177.07	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	3,500.00	.....	.....
Time Certificates of Deposit.....	1,469.39	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	840.34	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 30,014.51	\$	\$

(Chartered August 23rd, 1919)

No. 374

THE FARMERS STATE BANK OF PLATNER, PLATNER

(Washington County)

OFFICERS FOR 1923

R. E. Haverland, President; John H. Hay, Vice-President;
Orlo G. Chandler, Cashier.

DIRECTORS FOR 1923

R. E. Haverland, John H. Hay, A. V. Anderson, Phebe E. Anderson,
Cloyd C. Fisch, Thomas P. Rheder, H. C. Hoch, Orlo G. Chandler.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	19,101.02	\$ 13,646.90	\$ 17,199.21
Loans and Discounts (Sec. by Col.)	21,726.14	15,459.90	19,625.68
Loans on Real Estate.....	5,170.78	1,650.00	1,885.00
Overdrafts (Sec. and Unsec.).....	118.91	128.23	337.18
United States Bonds.....	469.06	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	732.71	58.10	158.25
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,335.30	2,335.30	2,335.30
Banking House.....	2,652.32	2,652.32	2,652.32
Other Real Estate.....	382.85	382.85	382.85
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	689.14	.....	47.25
Due from Reserve Banks.....	7,301.20	5,248.95	6,279.99
Checks on Other Banks.....	.....	101.00	75.71
Currency	1,563.00	800.00	1,363.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	909.31	486.01	737.02
Expense Account.....	.....	906.24	.....
Other Resources.....	644.05	1,680.12	987.69
Total	\$ 63,795.79	\$ 45,535.92	\$ 54,066.45

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	195.79	.....	.....
Bills Payable.....	7,000.00	10,000.00	10,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	28,936.53	9,037.54	18,989.58
Due to Banks (not Res. Banks) ...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	734.24	.....
Time Certificates of Deposit.....	16,663.47	14,764.14	14,076.87
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 63,795.79	\$ 45,535.92	\$ 54,066.45

(Chartered July 7th, 1917)

No. 332

FARMERS STATE BANK OF PLATTEVILLE, PLATTEVILLE

(Weld County)

OFFICERS FOR 1923

May J. Sheedy, President; W. A. Sheedy, Vice-President; A. C. Fonda, Cashier.

DIRECTORS FOR 1923

Emmet Magner, May J. Sheedy, W. A. Sheedy.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	28,539.56	\$ 28,136.33	\$ 23,275.97
Loans and Discounts (Sec. by Col.)	32,427.39	31,665.64	33,724.46
Loans on Real Estate.....	550.00	550.00	550.00
Overdrafts (Sec. and Unsec.).....	113.49	350.18	274.47
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	332.87	-----	-----
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	3,400.00	3,400.00	3,400.00
Banking House.....	1,500.00	1,500.00	1,500.00
Other Real Estate.....	1,528.00	1,338.32	1,305.12
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	-----	-----	-----
Due from Reserve Banks.....	3,874.64	13,371.80	8,026.67
Checks on Other Banks.....	498.10	174.44	205.80
Currency	1,460.00	904.00	947.00
Gold	395.00	250.00	230.00
Silver and Fractional Coin.....	598.82	671.57	781.53
Expense Account.....	2,157.23	-----	-----
Other Resources.....	6.45	3,460.27	4,127.66
Total	\$ 77,381.55	\$ 85,772.55	\$ 78,348.68
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	4,000.00	4,000.00	4,000.00
Undivided Profits (Net).....	-----	-----	-----
Bills Payable.....	6,055.00	-----	-----
Notes Rediscounted.....	6,050.00	4,412.19	5,896.00
Savings Accounts.....	432.23	1,069.24	1,386.37
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	23,246.32	28,562.81	20,134.99
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	187.78	-----	-----
Demand Certificates of Deposit....	9,000.00	1,500.00	1,500.00
Time Certificates of Deposit.....	15,317.55	36,076.29	34,900.98
Certified Checks.....	-----	-----	-----
Cashier's Checks	3,092.67	152.02	530.34
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 77,381.55	\$ 85,772.55	\$ 78,348.68

(Chartered October 18th, 1909)

No. 172

THE PROCTOR STATE BANK, PROCTOR

(Logan County)

OFFICERS FOR 1923

Geo. A. Henderson, President; J. D. Blue, Jr., Vice-President;
W. L. Strickland, Cashier.

DIRECTORS FOR 1923

Geo. A. Henderson, J. D. Blue, Jr., W. L. Strickland, J. N. Hamil,
M. V. Strickland.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 18,571.50	\$ 19,203.88	\$ 23,662.06
Loans and Discounts (Sec. by Col.).....	25,505.91	25,737.20	28,222.25
Loans on Real Estate.....	1,400.00	.....	.....
Overdrafts (Sec. and Unsec.).....	9.61	1.80	32.18
United States Bonds.....	3,062.00	3,430.00	3,430.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,056.80	302.40	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	400.00	400.00	400.00
Banking House.....	700.00	700.00	700.00
Other Real Estate.....	2,372.59	4,000.00	4,000.00
Due from Banks (not Res. Banks)	43.04	43.04	43.04
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	24,118.38	15,494.55	4,439.65
Checks on Other Banks.....	.....	.....	.....
Currency	1,565.00	1,910.00	1,497.00
Gold	205.00	225.00	225.00
Silver and Fractional Coin.....	199.97	449.71	90.46
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 80,209.80	\$ 71,897.58	\$ 66,741.64

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	6,500.00	6,500.00	6,500.00
Undivided Profits (Net).....	2,825.10	813.11	304.23
Bills Payable .....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	34,343.59	22,709.73	19,817.87
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	19,027.24	25,535.98	23,699.78
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	13.87	1,338.76	1,419.76
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 80,209.80	\$ 71,897.58	\$ 66,741.64

(Chartered February 17th, 1908)

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1923

M. D. Thatcher, President; R. C. Thatcher, Vice-President; H. E. Wheeler, Cashier; Geo. H. Hubbard, Assistant Cashier.

DIRECTORS FOR 1923

M. D. Thatcher, R. C. Thatcher, H. E. Wheeler.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	182,688.48	\$ 236,647.23	\$ 267,201.75
Loans and Discounts (Sec. by Col.)	143,786.34	228,767.83	296,240.96
Loans on Real Estate.....	158,542.46	196,673.82	230,602.61
Overdrafts (Sec. and Unsec.).....	411.85	1,226.01	1,852.58
United States Bonds.....	114,298.83	118,751.08	118,751.08
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	800,477.59	786,774.82	771,088.33
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,800.00	4,739.20	5,363.20
Banking House.....	-----	-----	-----
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	50.00	4,021.07	-----
Cash Items.....	3,837.13	6,357.39	7,345.39
Due from Reserve Banks.....	227,931.74	327,630.73	393,136.95
Checks on Other Banks.....	3,975.50	20,024.82	4,757.30
Currency	55,538.00	25,785.00	31,649.00
Gold	2,520.00	2,370.00	2,727.00
Silver and Fractional Coin.....	7,576.06	11,028.07	6,307.31
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 1,703,433.98	\$ 1,970,797.07	\$ 2,137,023.46

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	100,000.00	100,000.00	100,000.00
Undivided Profits (Net).....	11,727.90	2,272.47	13,704.91
Bills Payable.....	-----	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	942,022.09	1,111,700.96	1,092,328.82
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	546,566.28	661,215.59	826,671.99
Due to Banks (not Res. Banks).....	3,550.27	-----	3,673.30
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	42,381.00	45,541.00	56,437.92
Time Certificates of Deposit.....	-----	-----	-----
Certified Checks.....	278.44	-----	3.00
Cashier's Checks.....	3,921.76	9,558.50	2,676.50
Reserved for Interest.....	16,020.96	2,501.30	6,161.74
Reserved for Taxes.....	6,965.28	8,007.25	5,365.28
Other Liabilities.....	-----	-----	-----
Total	\$ 1,703,433.98	\$ 1,970,797.07	\$ 2,137,023.46

(Chartered November 1st, 1909)

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1923

Alva B. Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley,
Vice-President; Edw. McCabe, Assistant Secretary;
W. C. Smart, Assistant Secretary.

DIRECTORS FOR 1923

Alva B. Adams, M. D. Thatcher, Geo. J. Dunbaugh, Robert C. Wheeler,
W. K. Dudley, Edward McCabe, W. C. Smart.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 1,127,147.49	\$ 1,169,456.21	\$ 1,137,411.63
Loans and Discounts (Sec. by Col.)	566,199.16	605,925.39	656,420.18
Loans on Real Estate.....	283,003.03	270,991.93	269,934.40
Overdrafts (Sec. and Unsec.).....	2,244.94	4,187.68	1,901.45
United States Bonds.....	345,869.54	458,369.02	402,034.34
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,004,352.52	1,050,600.54	1,000,885.99
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	56,338.39	52,114.09	56,314.09
Banking House.....	120,000.00	117,000.00	115,633.34
Other Real Estate.....	20,632.17	17,942.49	17,777.49
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	10,019.50	38,162.24	4,361.41
Due from Reserve Banks.....	963,033.97	781,750.09	650,321.72
Checks on Other Banks.....	13,436.47	13,469.20	33,341.59
Currency	60,891.00	76,754.00	84,710.00
Gold	26,010.00	29,005.00	27,135.00
Silver and Fractional Coin.....	12,274.17	9,752.38	11,267.86
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 4,611,452.35	\$ 4,695,480.26	\$ 4,469,450.49

LIABILITIES			
Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	200,000.00	200,000.00	200,000.00
Undivided Profits (Net).....	66,104.43	48,513.85	71,273.86
Bills Payable .....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	3,060,288.16	3,210,768.55	3,110,188.49
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	50,178.57	21,331.96	20,838.32
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	901,194.93	933,805.83	866,326.68
Due to Banks (not Res. Banks)...	89,082.85	62,304.98	52,409.70
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	14,326.82	97,655.87	12,025.86
Certified Checks.....	3,539.77	378.20	836.94
Cashier's Checks.....	72,662.21	18,859.15	35,550.64
Reserved for Interest.....	41,978.40	.....	.....
Reserved for Taxes.....	10,460.23	.....	.....
Other Liabilities.....	1,635.98	861.87	.....
Total	\$ 4,611,452.35	\$ 4,695,480.26	\$ 4,469,450.49

(Chartered April 28th, 1919)

No. 398

THE SOUTHERN COLORADO BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1923

A. McGovern, Jr., President; Martin Walter, Jr., Vice-President;
R. L. Phillips, Cashier; D. P. Ducey, Assistant Cashier.

DIRECTORS FOR 1923

A. McGovern, Jr., Martin Walter, Jr., R. L. Phillips, W. T. Mathis,
D. A. McCarthy, Fred Dixon.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	99,564.36	\$ 181,595.63	\$ 172,401.32
Loans and Discounts (Sec. by Col.)	205,754.21	140,038.42	135,862.10
Loans on Real Estate.....	3,500.00	4,170.00	3,760.00
Overdrafts (Sec. and Unsec.).....	534.52	223.59	77.40
United States Bonds.....	22,081.70	24,950.54	25,248.74
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	10,038.28	15,871.23	15,293.19
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	7,100.00	6,000.00	6,000.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	140,288.31	128,800.18	119,691.74
Checks on Other Banks.....	8,138.99	7,071.63	11,493.03
Currency	11,752.00	14,376.00	12,729.00
Gold	3,000.00	2,347.50	820.00
Silver and Fractional Coin.....	2,999.90	2,580.05	3,375.34
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 514,752.27	\$ 528,024.77	\$ 506,751.86

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00
Undivided Profits (Net).....	13,718.93	6,977.66	9,298.58
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	112,376.95	119,032.06	115,341.17
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	279,056.43	272,342.97	269,185.52
Due to Banks (not Res. Banks)....	5,045.35	17,801.39	4,454.86
Checks on Other Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	9,090.00	11,790.00	11,790.00
Time Certificates of Deposit.....	7,600.00	10,590.00	6,340.00
Certified Checks.....	450.00	100.00	1,005.00
Cashier's Checks.....	4,914.61	4,852.72	6,836.73
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	2,037.97	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 514,752.27	\$ 528,024.77	\$ 506,751.86

(Chartered June 5th, 1908)

No. 8

STATE BANK OF RAMAH, RAMAH

(El Paso County)

OFFICERS FOR 1923

Lem Gammon, President; Mate Gammon, Vice-President; A. J. Elsner, Cashier.

DIRECTORS FOR 1923

Lem Gammon, Mate Gammon, Harry Gammon, A. J. Elsner, Hector Matheson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	37,556.75	\$ 47,919.69	\$ 47,589.31
Loans and Discounts (Sec. by Col.)	24,658.91	32,122.34	29,823.78
Loans on Real Estate.....	4,000.00	7,500.00	7,500.00
Overdrafts (Sec. and Unsec.).....	783.37	430.87	670.16
United States Bonds.....	6,487.08	3,500.00	3,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	7,448.56	1,970.07	2,629.84
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,430.00	2,200.00	2,200.00
Banking House.....	3,100.00	3,100.00	3,100.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	3,800.00	3,001.50	4.50
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	17,033.54	10,206.01	25,385.83
Checks on Other Banks.....	69.76	19.50	23.10
Currency	2,224.00	2,803.00	2,713.00
Gold	545.00	550.00	560.00
Silver and Fractional Coin.....	775.20	254.29	258.20
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 110,912.17	\$ 115,577.27	\$ 125,957.72

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	2,422.21	854.39	955.41
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	52,239.24	56,347.59	58,500.61
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit	33,750.72	38,375.29	46,501.70
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 110,912.17	\$ 115,577.27	\$ 125,957.72

(Chartered September 15th, 1915)

No. 293

THE RED CLIFF STATE BANK, RED CLIFF

(Eagle County)

OFFICERS FOR 1923

C. C. Parks, President; Frank Doll, Vice-President; L. C. Summers, Cashier

DIRECTORS FOR 1923

C. C. Parks, Frank Doll, John Welsh, Harry E. Tandy, Arthur A. Tandy.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,623.59	\$ 17,821.70	\$ 21,138.53
Loans and Discounts (Sec. by Col.)	39,434.94	39,917.25	38,790.43
Loans on Real Estate.....	5,750.00	8,700.00	7,050.00
Overdrafts (Sec. and Unsec.).....	34.98	.....	94.41
United States Bonds.....	25,450.00	26,400.00	26,350.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	31,706.53	16,580.12	19,817.46
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	1,500.00	1,500.00
Due from Banks (not Res. Banks)	1,010.92	2,838.09	4,912.86
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	19,006.39	16,721.56	18,593.40
Checks on Other Banks.....	.....	.....	65.00
Currency	5,969.00	6,266.00	4,787.00
Gold	1,520.00	1,950.00	2,380.00
Silver and Fractional Coin.....	828.51	1,050.31	882.03
Expense Account.....	824.63	.....	.....
Other Resources.....	.....	.....	1,216.19
Total	\$ 149,159.49	\$ 139,745.03	\$ 147,577.31

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	10,000.00	7,000.00	7,000.00
Undivided Profits (Net).....	.....	122.15	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	3,000.00	3,000.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	600.00	.....
Individual Deposits.....	82,155.47	72,548.02	83,654.81
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit.....	39,504.02	38,974.86	36,422.50
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 149,159.49	\$ 139,745.03	\$ 147,577.31

(Chartered June 2nd, 1908)

No. 105

THE BANK OF RIDGWAY, RIDGWAY

(Ouray County)

OFFICERS FOR 1923

W. D. Jay, President; Emery Coons, Vice-President; Carroll M. Stanwood, Cashier.

DIRECTORS FOR 1923

A. Armlin, Emery Coons, W. F. Porter, W. D. Jay, Carroll M. Stanwood.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	49,915.00	\$ 43,452.00	\$ 43,264.00
Loans and Discounts (Sec. by Col.)	40,605.00	45,825.00	51,240.00
Loans on Real Estate.....	22,510.00	17,575.00	17,450.00
Overdrafts (Sec. and Unsec.).....	18.95	4.56	5.73
United States Bonds.....	7,350.00	5,500.00	6,350.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	5,172.33	5,041.11	3 512.46
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,500.00	1,650.00	1,500.00
Banking House.....	11,500.00	11,000.00	11,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	882.70	972.31	1,096.88
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	15,375.27	9,349.10	11,742.32
Checks on Other Banks.....	.....	.....	.....
Currency	4,662.00	6,491.00	1,275.00
Gold	2,560.00	2,910.00	3,030.00
Silver and Fractional Coin.....	620.30	542.90	781.20
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 162,671.55	\$ 150,312.98	\$ 152,247.59

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,250.00	3,500.00	3,650.00
Undivided Profits (Net).....	3,050.00	2,300.00	172.62
Bills Payable.....	.....	15,000.00	15,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	103,797.15	68,102.58	72,200.87
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,955.00	1,945.00	1,435.00
Time Certificates of Deposit.....	34,619.40	44,465.40	44,789.10
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 162,671.55	\$ 150,312.98	\$ 152,247.59

(Chartered March 28th, 1910)

No. 184

UNION STATE BANK OF RIFLE, RIFLE

(Garfield County)

OFFICERS FOR 1923

Eph Prefontaine, President; Bert Ellis, Vice-President; Lynn Kennedy,
Cashier; Earl F. Hickman, Assistant Cashier.

DIRECTORS FOR 1923

Eph Prefontaine, Bert Ellis, C. B. Coffin, Wm. Grigor, H. C. Wilson, J. S.
Porter, Wm. Crann, Lynn Kennedy, Roy O. Smith.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	57,341.07	\$ 68,386.48	\$ 82,863.84
Loans and Discounts (Sec. by Col.)	56,238.72	75,146.23	68,581.93
Loans on Real Estate.....	4,500.00	2,800.00	2,800.00
Overdrafts (Sec. and Unsec.).....	98.76	37.41	68.48
United States Bonds.....	14,400.00	15,450.00	15,500.00
Bonds to Secure Postal Savings.....			
Other Bonds and Securities.....	10,391.10	6,946.20	6,482.64
Furniture and Fixtures.....	1,237.70	1,271.45	1,277.95
Banking House.....	10,000.00	10,000.00	10,000.00
Other Real Estate.....		3,200.00	11,068.38
Due from Banks (not Res Banks)		1,253.40	
Cash Items.....			
Due from Reserve Banks.....	72,125.15	36,362.14	34,158.85
Checks on Other Banks.....	135.19	816.87	309.57
Currency	8,960.00	6,485.00	7,754.00
Gold	175.00	330.00	382.50
Silver and Fractional Coin.....	963.21	735.27	1,000.38
Expense Account.....			
Other Resources.....	1,600.21	8.50	275.95
Total	\$ 238,166.11	\$ 229,228.95	\$ 242,524.47

LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	5,518.15	1,211.05	1,310.87
Bills Payable.....			
Notes Rediscounted.....		11,000.00	16,000.00
Savings Accounts.....	30,613.90	38,966.64	46,739.55
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	151,244.17	134,751.68	129,120.67
Due to Banks (not Res. Banks)....		21.88	51.52
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	8,903.10	6,157.75	5,572.75
Time Certificates of Deposit.....	15,759.27	10,913.91	14,403.09
Certified Checks.....			
Cashier's Checks	127.52	206.04	3,326.02
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 238,166.11	\$ 229,228.95	\$ 242,524.47

(Chartered October 29th, 1908)

No. 146

PEOPLES HOME BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1923

A. Dudek, President; W. D. Palmer, Vice-President; N. L. Callison, Vice-President; J. V. Thompson, Cashier.

DIRECTORS FOR 1923

A. Dudek, J. V. Thompson, W. D. Palmer, A. S. Kitch, J. C. Fleming,
L. N. Callison.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	82,723.28	\$ 90,064.14	\$ 82,634.22
Loans and Discounts (Sec. by Col.)	69,701.30	52,920.52	54,405.14
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	1,336.61	1,390.42	2,205.62
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	791.75	140.40	140.40
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,500.00	3,500.00	3,500.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	9,000.00	3,423.73	18,853.76
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	20,435.27	57,453.56	27,229.58
Checks on Other Banks.....	4,043.52	2,789.12	2,757.45
Currency	10,333.00	13,771 00	17,645.00
Gold	975.00	1,025.00	1,065.00
Silver and Fractional Coin.....	1,882.42	2,580.86	2,553.53
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 204,722.15	\$ 229,058.75	\$ 212,989.70

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	13,500.00	13,500.00	13,500.00
Undivided Profits (Net).....	1,165.89	522.23	580.07
Bills Payable .....	.....	.....	.....
Notes Rediscounted	8,534.59	6,299 93	5,434.00
Savings Accounts.....	2,562.02	3,916.96	3,859.36
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	123,865.46	141,409.47	130,115.02
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	15,002.43	13,528.45	11,237.86
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,591.76	14,881.71	13,263.39
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 204,722.15	\$ 229,058.75	\$ 212,989.70

(Chartered May 24th, 1916)

No. 309

THE ROGGEN STATE BANK, ROGGEN

(Weld County)

OFFICERS FOR 1923

John G. Epple, President; A. Knox, Vice-President; John H. Myers, Assistant Cashier.

DIRECTORS FOR 1923

John G. Epple, A. Knox, F. F. Cuykendall, C. L. Waite, Geo. F. Eresch.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	3,897.95	\$ 4,255.82	\$ 5,359.57
Loans and Discounts (Sec. by Col.)	18,477.00	17,716.69	17,711.19
Loans on Real Estate.....	2,300.00	2,300.00	2,300.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	1,800.81	.....	7.00
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	10.00	10.00	10.00
Banking House.....	2,990.00	2,990.00	2,990.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	2,204.56	6,299.33	6,093.84
Checks on Other Banks.....	.....	.....	.....
Currency	1,218.00	1,022.00	1,118.00
Gold	25.00	60.00	60.00
Silver and Fractional Coin.....	391.54	261.42	208.63
Expense Account.....	2,191.07	.....	.....
Other Resources.....	.....	2,209.96	2,547.18
Total	\$ 35,505.93	\$ 37,125.22	\$ 38,405.41

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	4,225.52	6,000.00	6,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	16,088.09	15,423.49	17,508.94
Due to Banks (not Res. Banks)	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	2,068.28	2,655.33	1,705.55
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	91.58	46.40	190.92
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	32.46	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 35,505.93	\$ 37,125.22	\$ 38,405.41

(Chartered December 30th, 1919)

No. 384

THE BANK OF RYE, RYE

(Pueblo County)

OFFICERS FOR 1923

R. B. Crozier, President; Mayme Medill, Vice-President; M. C. Knox, Cashier.

DIRECTORS FOR 1923

R. B. Crozier, Mayme Medill, A. T. Medill, M. C. Knox, Jos. M. Little.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	15,078.89	\$ 14,547.01	\$ 11,747.91
Loans and Discounts (Sec. by Col.)	14,585.60	17,331.90	16,761.95
Loans on Real Estate.....	10,102.00	9,642.00	8,515.00
Overdrafts (Sec. and Unsec.).....	45.71	104.21	63.98
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,500.00	3,500.00	3,500.00
Banking House.....	4,300.00	4,300.00	4,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	1,022.79	.....	.....
Cash Items.....	.....	.....	7 52
Due from Reserve Banks.....	10,152.08	8,625.34	10,798.18
Checs on Other Banks.....	.....	.....	314.22
Currency	1,310.00	2,789.00	1,998.00
Gold	205.00	210.00	220.00
Silver and Fractional Coin.....	435.47	515.07	635.81
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 60,737.54	\$ 61,564.53	\$ 58,562.57

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,700.00	1,700.00	1,700.00
Undivided Profits (Net).....	1,226.26	1,169.30	951.04
Bills Payable.....	7,500.00	6,640.00	.....
Notes Rediscounted.....	.....	2,000.00	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	29,798.21	28,108.37	31,982.70
Due to Banks (not Res. Banks) ..	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	5,202.24	6,465.10	6,384.74
Certified Checks.....	.....	.....	.....
Cashier's Checks	310 83	481.76	2 544.00
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 60,737.54	\$ 61,564.53	\$ 58,562.57

(Chartered July 1st, 1908)

No. 107

SAGUACHE COUNTY BANK, SAGUACHE

(Saguache County)

OFFICERS FOR 1923

E. G. Gotthelf, President; Leopold Mayer, Vice-President; Chas. Tarbell, Vice-President; W. F. Boyd, Cashier; W. L. Hammond, Assistant Cashier.

DIRECTORS FOR 1923

E. G. Gotthelf, F. M. Gotthelf, Chas. Tarbell, W. F. Boyd, Leopold Mayer.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	123,551.63	\$ 118,536.62	\$ 111,174.98
Loans and Discounts (Sec. by Col.)	116,780.19	94,250.46	93,329.80
Loans on Real Estate.....	29,228.80	26,727.50	25,477.15
Overdrafts (Sec. and Unsec.).....	2,094.17	2,832.42	2,745.18
United States Bonds.....	3,600.00	3,700.00	3,700.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	22,581.74	6,816.16	4,622.48
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	4,195.60	3,948.10	4,702.10
Banking House.....	5,648.90	5,448.90	5,448.90
Other Real Estate.....	9,181.00	9,181.00	9,181.00
Due from Banks (not Res. Banks)	5,947.81	962.16	902.32
Cash Items.....	430.40	30.80	136.25
Due from Reserve Banks.....	27,273.05	34,794.84	24,159.18
Checks on Other Banks.....	-----	1,985.10	168.09
Currency	6,747.00	5,107.00	4,068.00
Gold	425.00	610.00	635.00
Silver and Fractional Coin.....	1,153.87	1,015.83	479.75
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 358,819.16	\$ 315,946.89	\$ 290,930.18

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	16,536.54	8,364.87	10,926.57
Bills Payable.....	50,000.00	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	150,856.29	172,078.61	149,412.10
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit....	14,109.86	11,191.88	9,255.27
Time Certificates of Deposit.....	47,304.28	43,400.34	40,953.05
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	12.19	911.19	383.19
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 358,819.16	\$ 315,946.89	\$ 290,930.18

(Chartered August 11th, 1910)

No. 195

THE COSTILLA STATE BANK, SAN ACACIO

(Costilla County)

OFFICERS FOR 1923

A. A. Salazar, President; C. C. Rockafellow, Vice-President;
C. C. Rockafellow, Cashier; Glen E. Barnes, Assistant Cashier.

DIRECTORS FOR 1923

A. A. Salazar, S. M. Smith, C. C. Rockafellow.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	36,548.04	\$ 33,297.27	\$ 32,936.81
Loans and Discounts (Sec. by Col.)	45,858.44	48,267.76	46,863.49
Loans on Real Estate.....	1,555.37	1,510.00	1,042.67
Overdrafts (Sec. and Unsec.).....	19.86	52.81	89.06
United States Bonds.....	.....	2,500.00	2,684.46
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	949.27	740.21	763.86
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	955.41	994.81	994.81
Banking House.....	1,265.73	1,317.73	1,317.73
Other Real Estate.....	1,400.00	1,100.00	.....
Due from Banks (not Res. Banks)	54.63	.....	5,751.00
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	28,692.23	20,518.52	7,132.12
Checks on Other Banks.....	408.31	87.64	161.37
Currency	2,295.00	3,421.00	2,710.00
Gold .....	.....	7.50	22.50
Silver and Fractional Coin.....	774.29	460.95	367.07
Expense Account.....	.....	.....	.....
Other Resources.....	556.25	2,406.02	1,981.70
Total	\$ 121,332.83	\$ 116,682.22	\$ 104,818.65

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	8,000.00	8,000.00	8,000.00
Undivided Profits (Net).....	1,045.78	385.89	.....
Bills Payable.....	.....	6,850.00	.....
Notes Rediscounted.....	.....	.....	15,614.20
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	69,070.70	63,691.43	54,090.91
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	5,000.00	5,000.00
Time Certificates of Deposit.....	26,215.69	20,977.88	11,717.59
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	6,937.02	1,686.25	300.35
Reserved for Interest.....	63.64	90.77	95.60
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 121,332.83	\$ 116,682.22	\$ 104,818.65

(Chartered December 20th, 1919)

No. 385

THE SAN LUIS STATE BANK, SAN LUIS

(Costilla County)

OFFICERS FOR 1923

W. S. Parrish, President; F. B. Webster, Secretary; E. L. Steller, Cashier.

DIRECTORS FOR 1923

W. S. Parrish, J. P. Gallegos, Antonio Zegob, Mariano Sanchez, J. J. Lobato,
Emilio Lobato, J. B. Jaquez, F. B. Webster, J. M. Pacheco.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	27,263.10	\$ 14,634.35	\$ 16,641.59
Loans and Discounts (Sec. by Col.)	14,507.45	34,332.85	33,525.22
Loans on Real Estate.....	5,615.00	4,265.00	4,215.00
Overdrafts (Sec. and Unsec.).....	310.01	148.97	93.19
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	771.59	2,460.95	1,042.94
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,500.00	3,500.00	3,500.00
Banking House.....	6,500.00	6,500.00	6,500.00
Other Real Estate.....	8,000.00	5,865.00	5,865.00
Due from Banks (not Res. Banks)	.....	18.04	165.79
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	26,921.24	37,411.46	36,158.95
Checks of Other Banks.....	3,149.80	516.58	225.00
Currency	3,277.00	1,601.00	1,740.00
Gold	140.00	220.00	260.00
Silver and Fractional Coin.....	1,328.65	1,414.46	1,586.03
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 101,283.84	\$ 112,888.66	\$ 111,518.71

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	2,753.60	403.53	264.25
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits	59,781.31	68,439.09	65,343.79
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.....	15,665.21	18,983.10	20,690.58
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	83.72	59.10	220.09
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities .....	.....	3.84	.....
Total	\$ 101,283.84	\$ 112,888.66	\$ 111,518.71

(Chartered August 23rd, 1919)

No. 373

THE SEDALIA STATE BANK, SEDALIA
(Douglas County)

OFFICERS FOR 1923

Jessie L. Tannehill, President; A. W. Hamilton, Vice-President;
G. O. Tannehill, Cashier.

DIRECTORS FOR 1923

Jessie L. Tannehill, A. W. Hamilton, G. O. Tannehill.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	4,350.00	\$	\$
Loans and Discounts (Sec. by Col.)	23,053.00	.....	.....
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	2,000.00	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	306.25	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	550.00	.....	.....
Banking House.....	3,500.00	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	205.42	.....	.....
Due from Reserve Banks.....	8,595.96	.....	.....
Checks on Other Banks.....	.....	.....	.....
Currency	1,646.00	.....	.....
Gold	70.00	.....	.....
Silver and Fractional Coin.....	860.29	.....	.....
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 45,136.92	\$	\$

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$	\$
Surplus Fund.....	1,000.00	.....	.....
Undivided Profits(Net).....	40.61	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	29,682.37	.....	.....
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	4,413.94	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 45,136.92	\$	\$

(Chartered April 7th, 1920)

No. 395

THE FARMERS STATE BANK OF SEDGWICK, SEDGWICK

(Sedgwick County)

OFFICERS FOR 1923

James N. Buchanan, President; B. N. Weinsheim, Vice-President;
E. J. Weinsheim, Cashier.

DIRECTORS FOR 1923

B. N. Weinsheim, J. N. Buchanan, Mort Johnson, Henry Anderson,
E. J. Weinsheim.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	16,356.33	\$ 30,719.67	\$ 31,195.16
Loans and Discounts (Sec. by Col.)	37,930.59	49,801.34	59,014.08
Loans on Real Estate.....			
Overdrafts (Sec. and Unsec.).....	596.80	47.67	1,436.76
United States Bonds.....		2,500.00	
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	685.68	1,541.99	1,541.99
Premium on Bonds.....			
Furniture and Fixtures.....	3,051.93	3,051.93	2,500.00
Banking House.....			
Other Real Estate.....			
Due from Banks (not Res. Banks)			
Cash Items.....	93.89	178.10	140.45
Due from Reserve Banks.....	16,346.35	6,029.78	8,554.84
Checks on Other Banks.....	367.88		672.24
Currency	2,457.00	965.00	343.00
Gold	290.00	310.00	510.00
Silver and Fractional Coin.....	218.44	245.70	830.31
Expense Account.....			
Other Resources.....			1,864.16
Total	\$ 78,394.89	\$ 95,391.18	\$ 108,602.99
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	818.76	218.28	
Bills Payable.....		16,000.00	15,600.00
Notes Rediscounted.....			
Savings Accounts.....	532.28	914.86	938.59
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	44,127.64	30,054.17	42,627.96
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	2,500.00	3,727.50	2,500.00
Time Certificates of Deposit.....	13,053.01	26,573.49	29,065.58
Certified Checks.....			
Cashier's Checks.....	863.20	1,402.88	1,370.86
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 78,394.89	\$ 95,391.18	\$ 108,602.99

(Chartered July 14th, 1908)

No. 128

THE SEIBERT STATE BANK, SEIBERT (Kit Carson County)

OFFICERS FOR 1923

A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier; Carrie Abbott, Assistant Cashier.

DIRECTORS FOR 1923

A. V. Jessee, Warren Shamburg, B. E. Roller.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	18,454.79	\$ 22,820.59	\$ 28,084.13
Loans and Discounts (Sec. by Col.)	56,448.89	53,244.47	55,437.94
Loans on Real Estate.....	4,283.87	4,283.87	3,683.87
Overdrafts (Sec. and Unsec.).....	1,119.08	1,039.68	508.14
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	258.75	1,137.85	863.21
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	500.00	500.00	500.00
Banking House.....	1,700.00	1,700.00	1,700.00
Other Real Estate.....	3,000.00	3,000.00	3,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	229.49	51.14	.....
Due from Reserve Banks.....	31,277.66	22,158.27	22,558.57
Checks on Other Banks.....	.....	72.53	10.50
Currency	3,378.00	2,461.00	2,296.00
Gold	45.00	95.00	90.00
Silver and Fractional Coin.....	621.18	609.96	489.82
Expense Account.....	234.89	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 121,551.60	\$ 113,174.36	\$ 119,222.18

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	8,000.00	8,000.00	8,000.00
Undivided Profits (Net).....	.....	.....	184.51
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	76,100.58	69,827.26	64,887.32
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	12,500.00	.....	22,500.00
Time Certificates of Deposit	12,024.05	24,287.25	12,017.45
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	2,926.97	1,059.85	1,632.90
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 121,551.60	\$ 113,174.36	\$ 119,222.18

(Chartered April 29th, 1916)

No. 307

FARMERS BANK OF SEVERANCE, SEVERANCE

(Weld County)

OFFICERS FOR 1923

C. A. Nixon, President; E. C. Shumaker, Vice-President; C. F. Tornblom,
Cashier.

DIRECTORS FOR 1923

C. A. Nixon, E. C. Shumaker, C. F. Tornblom.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,007.20	\$ 15,454.29	\$ 19,745.04
Loans and Discounts (Sec. by Col.)	11,458.83	17,761.00	12,105.00
Loans on Real Estate.....			
Overdrafts (Sec. and Unsec.).....	37.72	302.25	394.92
United States Bonds.....			
Bonds to Secure Postal Savings...			
Other Bonds and Securities.....			
Premium on Bonds.....			
Furniture and Fixtures.....	1,500.00	1,500.00	1,500.00
Banking House.....			
Other Real Estate.....			
Due from Banks (not Res. Banks)	32.43		
Cash Items.....			
Due from Reserve Banks.....	12,053.54	7,277.10	6,999.70
Checks on Other Banks.....		78.12	115.00
Currency	1,235.00	338.00	490.00
Gold	35.00	35.00	35.00
Silver and Fractional Coin.....	566.43	336.81	291.48
Expense Account.....	502.05		
Other Resources.....			
Total	\$ 44,428.20	\$ 43,082.57	\$ 41,676.14
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	1,000.00	1,000.00
Undivided Profits(Net).....		276.12	104.97
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	16,574.87	14,764.83	12,675.56
Due to Banks (not Res. Banks)...			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	8,500.00	6,000.00	6,000.00
Time Certificates of Deposit.....	7,067.15	10,892.52	11,716.51
Certified Checks.....			
Cashier's Checks.....	286.18	149.10	179.10
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 44,428.20	\$ 43,082.57	\$ 41,676.14

(Chartered September 27th, 1911)

No. 225

FIRST STATE BANK OF SILT, SILT

(Garfield County)

OFFICERS FOR 1923

C. C. Parks, President; C. R. McCarthy, Vice-President; J. B. England, Cashier.

DIRECTORS FOR 1923

C. C. Parks, C. R. McCarthy, Edward Ewing, J. F. Gregory, J. B. England.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	34,850.72	\$ 37,742.89	\$ 55,948.54
Loans and Discounts (Sec. by Col.)	40,334.36	48,282.19	65,031.70
Loans on Real Estate.....	3,600.00	5,240.00	5,240.00
Overdrafts (Sec. and Unsec.).....	242.59	499.46	416.93
United States Bonds.....	2,650.00	2,650.00	2,850.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	13,294.15	6,557.85	5,621.21
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	900.00	900.00	900.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	14,048.41	10,033.44	8,352.57
Checks on Other Banks.....	2,410.37	2,414.01	420.69
Currency	1,550.00	2,894.00	1,021.00
Gold	292.50	362.50	367.50
Silver and Fractional Coin.....	592.48	813.98	1,267.11
Expense Account.....	589.35	.....	.....
Other Resources.....	.....	1,453.38	2,871.40
Total	\$ 118,354.93	\$ 122,843.70	\$ 153,308.65

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,500.00	3,500.00	3,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	29,519.60	54,727.30
Savings Accounts.....	2,805.87	3,585.04	3,858.48
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	77,618.02	40,356.17	46,061.70
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	24,431.04	35,882.89	35,161.17
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 118,354.93	\$ 122,843.70	\$ 153,308.65

(Chartered October 27th, 1914)

No. 277

FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD

(Baca County)

OFFICERS FOR 1923

C. G. Eckles, President; Sam Holt, Vice-President; Lloyd Cole, Cashier.
C. G. Eckles, Sam Holt, Laura Holt.

DIRECTORS FOR 1923

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	48,515.76	\$ 47,146.42	\$ 47,116.06
Loans and Discounts (Sec. by Col.)	102,706.35	66,458.57	63,819.28
Loans on Real Estate.....	25,301.57	32,159.68	24,792.77
Overdrafts (Sec. and Unsec.).....	116.88	63.88	618.46
United States Bonds.....	-----	-----	-----
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	6,705.23	8,356.99	5,739.31
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,783.80	2,783.80	2,783.80
Banking House.....	1,453.35	1,603.35	1,603.35
Other Real Estate.....	12,442.44	13,056.10	16,314.80
Due from Banks (not Res. Banks)	-----	2,500.00	2,500.00
Cash Items.....	-----	-----	-----
Due from Reserve Banks.....	43,782.80	24,731.68	43,634.33
Checks on Other Banks.....	506.61	470.00	584.59
Currency	3,159.00	3,849.00	4,749.00
Gold	970.00	975.00	995.00
Silver and Fractional Coin.....	2,438.57	1,403.99	1,068.52
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 250,882.36	\$ 205,558.46	\$ 216,319.27
LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,500.00	5,500.00
Undivided Profits (Net).....	4,422.13	2,761.83	2,605.21
Bills Payable.....	-----	5,000.00	5,000.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	169,806.73	136,401.78	149,242.78
Due to Banks (not Res. Banks)....	14,970.93	8,317.40	6,039.52
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	-----	-----	-----
Time Certificates of Deposit.....	19,496.74	16,739.60	13,937.45
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	5,391.62	1,635.87	2,209.46
Reserved for Interest.....	-----	-----	3,392.43
Reserved for Taxes.....	6,794.21	4,201.98	3,392.42
Other Liabilities.....	-----	-----	-----
Total	\$ 250,882.36	\$ 205,558.46	\$ 216,319.27

(Chartered September 30th, 1918)

No. 357

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS

(Routt County)

OFFICERS FOR 1923

A. C. Moulton, President; M. S. Wheeler, Vice-President; R. R. Baer, Cashier;
Hallie Christy, Assistant Cashier.

DIRECTORS FOR 1923

A. C. Moulton, J. H. Burroughs, J. L. Norvell, Pat Cullen, Fred S. Follett,
Harvey Woolery, C. M. Dinius, M. S. Wheeler.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	59,504.79	\$ 63,675.02	\$ 61,140.87
Loans and Discounts (Sec. by Col.)	39,723.23	34,540.79	37,386.58
Loans on Real Estate.....	2,500.00	5,500.00	5,500.00
Overdrafts (Sec. and Unsec.).....	1,057.80	336.53	430.36
United States Bonds.....	1,900.00	2,150.00	2,150.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,288.74	378.95	348.95
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,000.00	5,000.00	5,000.00
Banking House.....	11,500.00	11,500.00	11,500.00
Other Real Estate.....	2,650.00	2,650.00	2,650.00
Due from Banks (not Res. Banks)	770.21	284.30	36.50
Cash Items.....	201.59	2.13	271.13
Due from Reserve Banks.....	24,512.30	9,813.24	12,297.87
Checks on Other Banks.....	81.00	1,497.70	.....
Currency	2,708.00	4,698.00	8,876.00
Gold	1,850.00	1,810.00	1,850.00
Silver and Fractional Coin.....	1,090.84	839.69	875.06
Expense Account.....	.....	864.22	.....
Other Resources.....	.....	.....	2,861.36
Total	\$ 156,338.50	\$ 145,540.57	\$ 153,174.68

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	3,900.00	3,900.00	3,900.00
Undivided Profits (Net).....	370.90	.....	.....
Bills Payable.....	13,021.62	21,378.69	19,557.35
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	1,382.97	1,971.74
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	92,213.79	62,636.60	73,394.17
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	2,500.00	2,500.00
Time Certificates of Deposit.....	21,220.72	28,158.35	26,645.38
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	611.47	583.96	206.04
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 156,338.50	\$ 145,540.57	\$ 153,174.68

(Chartered May 2nd, 1918)

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1923

J. N. Sanders, President; E. T. Conquest, Vice-President; J. N. Sanders, Cashier; A. G. Hagadorn, Assistant Cashier.

DIRECTORS FOR 1923

E. T. Conquest, W. A. Fyffe, J. J. Woodring, John R. Coen, J. N. Sanders.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	94,615.03	\$ 90,744.13	\$ 108,720.87
Loans and Discounts (Sec. by Col.)	41,529.70	65,560.94	68,874.56
Loans on Real Estate.....	8,460.00	23,879.60	16,294.00
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	11,731.00	11,335.00	11,641.75
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	20,743.88	10,049.10	4,254.69
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,849.00	3,941.50	3,941.50
Banking House.....	8,178.00	8,178.00	8,178.00
Other Real Estate.....	2,347.40	1,335.08	1,335.08
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	63,605.37	18,312.01	31,160.78
Checks on Other Banks.....	5,941.03	2,650.47	3,207.18
Currency	14,045.00	9,301.00	7,497.00
Gold	230.00	530.00	740.00
Silver and Fractional Coin.....	2,438.07	2,605.79	1,376.91
Expense Account.....	.....	.....	.....
Other Resources.....	361.61	361.61	361.61
Total	\$ 277,075.09	\$ 248,784.23	\$ 267,583.93
LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	10,599.36	11,359.82	10,721.88
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	5,446.85	6,438.01	5,526.78
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	192,042.14	145,247.67	163,020.28
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	24,021.31	51,582.75	54,105.03
Certified Checks.....	.....	12.00	.....
Cashier's Checks.....	14,965.43	4,143.98	4,209.96
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 277,075.09	\$ 248,784.23	\$ 267,583.93

(Chartered July 31st, 1916)

No. 313

THE COLORADO STATE BANK OF STONINGTON, STONINGTON

(Baca County)

OFFICERS FOR 1923

R. B. Holt, President; Maude Holt, Vice-President; R. B. Holt, Cashier;
Ola Brill, Assistant Cashier; Claude Henson.

DIRECTORS FOR 1923

Maude Holt, J. K. McKinnis, R. B. Holt.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	17,345.00	\$ 10,475.30	\$ 9,384.30
Loans and Discounts (Sec. by Col.)	90,110.99	79,466.34	77,946.47
Loans on Real Estate.....	8,445.00	8,445.00	8,350.00
Overdrafts (Sec. and Unsec.).....	47.03	104.11	133.73
United States Bonds.....	4,185.00	4,185.00	4,185.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	800.00	800.00	800.00
Banking House	500.00	500.00	500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	5,388.16	2,476.02	2,287.44
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	26,708.68	12,076.46	16,516.98
Checks on Other Banks.....	11.95	19.45	245.65
Currency	2,951.00	1,786.00	2,092.00
Gold	285.00	270.00	280.00
Silver and Fractional Coin.....	491.99	655.29	848.58
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 157,269.80	\$ 121,258.97	\$ 123,570.15

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00
Undivided Profits(Net).....	8,404.24	5,170.67	5,566.75
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	114,124.37	82,813.46	80,879.02
Due to Banks (not Res. Banks)....	4,464.93	4,464.93	6,275.35
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,996.88	2,390.42	2,500.00
Time Certificates of Deposit.....	6,079.38	5,219.49	7,149.03
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	1,200.00	1,200.00	1,200.00
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 157,269.80	\$ 121,258.97	\$ 123,570.15

(Chartered October 18th, 1911)

No. 228

THE STRATTON STATE BANK, STRATTON

(Kit Carson County)

OFFICERS FOR 1923

J. E. Holtz, President; Jos. A. Collins, Vice-President; James L. Dages,
Cashier; Cora Heikes, Assistant Cashier.

DIRECTORS FOR 1923

J. E. Holtz, Jos. A. Collins, C. S. Wall.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	46,467.04	\$ 19,867.20	\$
Loans and Discounts (Sec. by Col.)	69,554.26	41,341.34	.....
Loans on Real Estate.....	47,856.78	31,903.10	.....
Overdrafts (Sec. and Unsec.).....	387.61	70.14	.....
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	1,530.86	294.04	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,865.00	1,865.00	.....
Banking House.....	3,720.00	3,720.00	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	10.05	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	48,108.09	11,468.64	.....
Checks on Other Banks.....	1,363.22	223.97	.....
Currency	3,172.00	2,135.00	.....
Gold	240.00	.....	.....
Silver and Fractional Coin.....	1,603.34	1,059.10	.....
Expense Account.....	4,588.74	.....	.....
Other Resources.....	1,135.00	17,794.86	.....
Total	\$ 231,591.94	\$ 131,752.44	\$

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	.....
Surplus Fund.....	7,000.00	643.35	.....
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	27,500.00	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	118,806.48	59,542.60	.....
Due to Banks (not Res. Banks)...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	25,485.00	21,007.22	.....
Time Certificates of Deposit.....	24,143.78	23,556.49	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,656.68	2.78	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	2,000.00	.....
Total	\$ 231,591.94	\$ 131,752.44	\$

(Chartered October 17th, 1910)

No. 200

THE STATE BANK OF SUGAR CITY, SUGAR CITY

(Crowley County)

OFFICERS FOR 1923

F. S. Howard, President; J. M. Cravens, Vice-President; E. S. Howard, Cashier.

DIRECTORS FOR 1923

F. S. Howard, J. M. Cravens, R. A. Hamilton, O. C. Berger, L. G. Tracy.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	24,190.71	\$ 22,888.94	\$ 23,857.99
Loans and Discounts (Sec. by Col.)	71,596.52	71,935.10	75,088.77
Loans on Real Estate.....	13,546.00	13,242.90	12,365.40
Overdrafts (Sec. and Unsec.).....	548.18	467.71	595.85
United States Bonds.....	17,420.47	17,420.47	17,420.47
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	670.60	506.71	329.61
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,757.20	2,757.20	2,757.20
Banking House.....	2,459.00	2,459.00	2,459.00
Other Real Estate.....	.....	2,000.00	2,000.00
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	18,262.19	9,861.19	15,615.05
Checks on Other Banks.....	435.10	813.14	403.28
Currency	5,727.00	457.00	1,356.00
Gold	402.50	470.00	470.00
Silver and Fractional Coin.....	1,095.35	1,485.49	2,235.38
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 159,110.82	\$ 146,764.85	\$ 156,954.00
LIABILITIES			
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	14,659.72	15,000.00	15,000.00
Undivided Profits (Net).....	3,770.49	2,344.20	2,717.05
Bills Payable.....	.....	17,500.00	10,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	75,577.99	59,427.19	65,429.97
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	27,569.75	17,318.38	28,633.85
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities	32.37	175.08	173.13
Total	\$ 159,110.82	\$ 146,764.85	\$ 156,954.00

(Chartered May 31st, 1912)

No. 236

FIRST STATE BANK OF SWINK, SWINK

(Otero County)

OFFICERS FOR 1923

Chas. A. Reynolds, President; Robert R. Beaty, Vice-President;
Freda Belier, Assistant Cashier.

DIRECTORS FOR 1923

Chas. A. Reynolds, Robert R. Beaty, John W. Beaty, H. C. Marshall.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	47,721.86	\$ 50,967.43	\$ 42,068.33
Loans and Discounts (Sec. by Col.)	34,749.28	51,687.99	62,541.13
Loans on Real Estate.....	2,041.25	1,541.25	1,866.25
Overdrafts (Sec. and Unsec.).....	32.82	107.68	175.12
United States Bonds.....	5,000.00	5,000.00	5,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	547.15	.....	1,178.42
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	800.00	700.00	700.00
Banking House.....	9,500.00	9,300.00	9,300.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	508.75	.....	2.12
Cash Items.....	.....	1,034.10	.....
Due from Reserve Banks.....	20,979.66	15,325.97	10,206.60
Checks on Other Banks.....	.....	670.54	695.27
Currency	5,864.00	3,765.00	5,049.00
Gold	2,405.00	965.00	1,015.00
Silver and Fractional Coin.....	791.61	603.90	830.74
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 130,941.38	\$ 141,668.86	\$ 140,627.98

LIABILITIES

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	5,650.00	5,650.00	5,650.00
Undivided Profits (Net).....	3,599.55	1,108.95	1,689.03
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	79,483.22	88,337.02	82,445.31
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	7,500.00
Time Certificates of Deposit	22,201.72	26,096.17	23,333.62
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	6.89	476.72	10.02
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 130,941.38	\$ 141,668.86	\$ 140,627.98

(Chartered June 3rd, 1908)

No. 115

THE BANK OF TELLURIDE, TELLURIDE

(San Miguel County)

OFFICERS FOR 1923

C. D. Waggoner, President; Thornton Harmon, Vice-President; W. J. Scanlon, Secretary; J. Ford White, Cashier.

DIRECTORS FOR 1923

C. D. Waggoner, W. J. Scanlon, Charles A. Chase, Wm. Anderson, Thornton Harmon.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....	\$ 175,420.00	\$ 158,998.00	\$ 178,161.00
Loans and Discounts (Sec. by Col.).....	179,399.00	221,100.00	194,555.00
Loans on Real Estate.....	180,950.00	118,677.00	138,217.00
Overdrafts (Sec. and Unsec.).....	47.07	56.92	74.92
United States Bonds.....	26,250.00	21,250.00	22,050.00
Ponds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securties.....	70,557.81	22,746.33	22,679.31
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....
Banking House.....	23,750.00	23,750.00	23,750.00
Other Real Estate.....	11,178.51	24,146.72	15,051.75
Due from Banks (not Res. Banks)	3,281.57	78.22	205.85
Cash Items.....	2,262.93	615.00	6,621.34
Due from Reserve Banks.....	53,058.79	65,362.20	120,646.12
Checks on Other Banks.....	902.77	2,481.96	828.23
Currency	16,531.00	8,573.00	5,995.00
Gold	31,720.00	30,725.00	35,395.00
Silver and Fractional Coin.....	554.85	1,263.30	781.40
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 775,864.30	\$ 699,823.65	\$ 765,011.97

LIABILITIES			
Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	50,000.00	50,000.00	50,000.00
Undivided Profits (Net).....	11,170.62	417.19	514.38
Bills Payable.....	100,000.00	100,000.00	100,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	166,878.98	146,536.10	134,506.38
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	7,375.51	7,309.53	6,070.34
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	186,937.25	201,377.62	301,907.00
Due to Banks (not Res. Banks)....	25,426.57	14,858.88	3,100.68
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	176,666.24	126,111.29	118,339.93
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	1,169.00	85.00	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	240.13	3,128.04	573.26
Other Liabilities.....	.....	.....	.....
Total	\$ 775,864.30	\$ 699,823.65	\$ 765,011.97

(Chartered August 17th, 1921)

No. 411

THE LIBERTY STATE BANK, TIMNATH

(Larimer County)

OFFICERS FOR 1923

W. D. McGinnis, President; W. B. Springer, Vice-President; E. W. Stevens, Cashier; H. W. McGinnis, Assistant Cashier.

DIRECTORS FOR 1923

W. D. McGinnis, H. W. McGinnis, W. B. Springer, E. W. Stevens, Jas. Fraser.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	23,668.55	\$ 19,929.51	\$ 27,434.20
Loans and Discounts (Sec. by Col.)	16,031.67	18,924.61	20,902.45
Loans on Real Estate.....	2,000.00	3,710.00	4,550.00
Overdrafts (Sec. and Unsec.).....	291.52	254.43	56.27
United States Bonds.....	1,000.00	1,250.00	1,250.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,017.71	1,824.22	1,885.82
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,023.11	2,023.11	2,023.11
Banking House.....	5,500.00	5,500.00	5,500.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	159.36	.....	696.99
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	9 645 50	13,301.56	12,103.36
Checks on Other Banks.....	7.80	8.65	86.00
Currency	1,743.00	745.00	585.00
Gold .....	.....	.....	40.00
Silver and Fractional Coin.....	267.72	591.20	259.35
Expense Account.....	1,062.16	.....	.....
Other Resources.....	.....	449.85	1,372.75
Total	\$ 65,418.10	\$ 68,512.14	\$ 78,745.30

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	.....	.....	20,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	33,010.57	24,668.16	26,357.87
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	1,090.00	14,969.25	4,329.04
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,817.53	1,374.73	558.39
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 65,418.10	\$ 68,512.14	\$ 78,745.30

(Chartered May 19th, 1919)

No. 369

THE TIMPAS STATE BANK, TIMPAS
(Otero County)

OFFICERS FOR 1923

Arnold E. Brendler, President; Paul E. Craig, Vice-President;
W. Lucas Woodall, Cashier.

DIRECTORS FOR 1923

Arnold E. Brendler, W. Lucas Woodall, Stanley Martin, Paul E. Craig.
Jennings D. McLeod.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	3 048.00	\$ 4,271.00	\$ 2,831.50
Loans and Discounts (Sec. by Col.)	12,511.00	9,451.38	9,302.30
Loans on Real Estate.....	2,885.00	3,350.00	2,073.00
Overdrafts (Sec. and Unsec.).....	60.28	80.28	7.99
United States Bonds.....	2,500.00	2,500.00	2,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	747.87	580.82	718.56
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,866.46	1,866.46	1,866.46
Banking House.....	3,079.20	3,079.20	3,079.20
Other Real Estate.....	.....	860.00	2,707.07
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	3,094.49	3,314.88	8,446.19
Checks on Other Banks.....	.....	.....	.....
Currency	1,896.00	1,235.00	910.00
Gold .....	.....	.....	.....
Silver and Fractional Coin.....	259.94	534.95	583.65
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 31,948.24	\$ 31,123.97	\$ 35,025.92

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00
Undivided Profits (Net).....	790.55	339.72	236.11
Bills Payable.....	.....	2,000.00	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	15,042.05	12,959.30	19,068.59
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit	2,372.57	1,763.62	1,489.62
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	243.07	561.33	731.60
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 31,948.24	\$ 31,123.97	\$ 35,025.92

(Chartered August 20th, 1908)

No. 144

THE PEOPLES STATE BANK, TOWNER

(Kiowa County)

OFFICERS FOR 1923

R. B. Christy, President; C. E. Heaney, Cashier.

DIRECTORS FOR 1923

R. B. Christy, C. E. Heaney, Ella T. Heaney.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	1,867.50	\$ 3,217.62	\$ 5,573.43
Loans and Discounts (Sec. by Col.)	21,784.48	19,159.81	16,768.20
Loans on Real Estate.....	3,284.56	3,010.00	3,872.15
Overdrafts (Sec. and Unsec.).....	100.38	73.24	425.15
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	3,776.67	3,021.08	3,472.52
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00
Banking House.....	2,000.00	2,000.00	2,000.00
Other Real Estate.....	4,181.00	2,800.00	2,800.00
Due from Banks (not Res. Banks)	.....	79.81	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	6,975.30	4,638.75	9,571.90
Checks on Other Banks.....	8.66	.....	3.42
Currency	625.00	445.00	549.00
Gold	290.00	295.00	275.00
Silver and Fractional Coin.....	958.70	829.70	923.62
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 47,852.25	\$ 41,570.01	\$ 48,234.39
LIABILITIES			
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	.....	.....	.....
Undivided Profits (Net).....	2,417.84	700.00	601.37
Bills Payable.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	2,175.00
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	27,252.39	22,486.59	27,056.27
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	1,410.30	1,374.07	1,524.07
Time Certificates of Deposit.....	2,815.31	2,279.18	2,379.18
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	3,956.41	4,730.17	4,498.50
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 47,852.25	\$ 41,570.01	\$ 48,234.39

(Chartered July 21st, 1908)

No. 116

THE COMMERCIAL SAVINGS BANK, TRINIDAD

(Las Animas County)

OFFICERS FOR 1923

F. R. Wood, President; O. C. Samuel, Vice-President; R. S. Gregory, Cashier;
J. E. Woodward, Assistant Cashier.

DIRECTORS FOR 1923

F. R. Wood, O. C. Samuel, R. S. Gregory, J. C. Hudelson, Eli Jeffryes,
F. G. Bloom, J. H. Thatcher.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	429,824.14	\$ 372,611.36	\$ 336,788.92
Loans and Discounts (Sec. by Col.)	386,630.00	385,033.91	350,654.49
Loans on Real Estate.....	203,508.46	215,476.23	215,393.78
Overdrafts (Sec. and Unsec.).....	585.10	280.94	936.46
United States Bonds.....	.....	37,476.56	37,623.86
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	449,119.15	571,113.14	565,355.71
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	6,269.13	4,868.13	4,884.13
Bank'ng House.....	.....	.....	.....
Other Real Estate.....	24,550.00	30,809.21	30,913.21
Due from Banks (not Res. Banks)	28,403.79	1,110.22	892.02
Cash Items.....	11,461.96	9,323.23	477.10
Due from Reserve Banks.....	255,525.45	190,554.53	245,240.71
Checks on Other Banks.....	9,202.55	13,028.08	12,600.95
Currency	62,076.00	63,534.00	56,313.00
Gold	11,785.09	12,379.00	13,767.50
Silver and Fractional Coin.....	4,994.58	6,808.95	3,114.78
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 1,883,935.31	\$ 1,914,398.49	\$ 1,874,956.62

LIABILITIES

Capital Stock.....\$	100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	41,500.00	43,000.00	43,000.00
Undivided Profits (Net).....	10,947.09	842.70	8,435.36
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	1,055,014.34	1,085,388.43	1,064,507.45
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	374,557.48	379,132.05	365,003.08
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	11,175.33	5,846.13	3,597.13
Time Certificates of Deposit.....	266,290.61	277,657.26	266,777.40
Certified Checks.....	58.50	63.50	215.60
Cashier's Checks.....	4,348.24	2,468.42	1,846.74
Reserved for Interest.....	10,043.72	10,000.00	11,573.86
Reserved for Taxes.....	10,000.00	10,000.00	10,000.00
Other Liabilities.....	.....	.....	.....
Total	\$ 1,883,935.31	\$ 1,914,398.49	\$ 1,874,956.62

(Chartered March 1st, 1911)

No. 220

THE INTERNATIONAL STATE BANK, TRINIDAD

(Las Animas County)

OFFICERS FOR 1923

John Aiello, President; A. W. McHendrie, Vice-President; Wm. G. Plested, Cashier; L. Hoy Miller, Assistant Cashier.

DIRECTORS FOR 1923

John Aiello, A. W. McHendrie, Saverio Vecchio, F. E. Tafoya, J. J. Hendrick, Charles Beuchat, Wm. G. Plested.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	423,958.95	\$ 432,351.66	\$ 450,842.27
Loans and Discounts (Sec. by Col.)	283,825.71	370,154.45	385,260.33
Loans on Real Estate.....	84,035.52	92,817.88	94,450.27
Overdrafts (Sec. and Unsec.).....	7,754.56	3,011.02	1,799.22
United States Bonds.....	68,300.00	61,400.00	61,400.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	24,176.15	15,473.67	9,561.63
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	5,000.00	5,000.00	5,000.00
Banking House.....	.....	.....	.....
Other Real Estate.....	1,118.25	1,249.03	249.03
Due from Banks (not Res. Banks)	53,030.38	49,710.96	44,298.27
Cash Items.....	2,055.90	1,341.98	651.40
Due from Reserve Banks.....	79,932.93	89,615.66	81,549.69
Checks on Other Banks.....	3,107.08	3,240.64	6,681.91
Currency	33,018.00	33,498.00	35,370.00
Gold	13,425.00	13,765.00	14,092.50
Silver and Fractional Coin.....	5,599.11	2,166.57	5,369.27
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 1,088,337.54	\$ 1,174,796.52	\$ 1,196,575.79

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	35,000.00	35,000.00	35,000.00
Undivided Profits (Net).....	2,985.19	1,949.38	3,923.47
Bills Payable.....	.....	50,000.00	10,000.00
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	174,137.97	190,251.77	195,831.14
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	331,337.29	328,177.99	411,885.64
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	8,893.97	13,938.87	13,938.87
Time Certificates of Deposit.....	418,931.87	423,107.66	418,019.61
Certified Checks.....	691.00	17,801.80	741.00
Cashier's Checks.....	7,882.19	5,735.15	2,401.91
Reserved for Interest.....	6,781.88	8,657.32	4,657.32
Reserved for Taxes.....	1,696.18	176.58	176.83
Other Liabilities .....	.....	.....	.....
Total	\$ 1,088,337.54	\$ 1,174,796.52	\$ 1,196,575.79

(Chartered May 31st, 1912)

No. 237

THE BANK OF BACA COUNTY, TWO BUTTES

(Baca County)

OFFICERS FOR 1923

S. L. Thompson, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier; Hazel Mathews, Assistant Cashier.

DIRECTORS FOR 1923

Onda Young, N. G. Jones, S. L. Thompson, R. B. Holt, Margaret M. Jones.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	11,909.07	\$ 10,599.31	\$ 11,390.99
Loans and Discounts (Sec. by Col.)	35,511.83	37,673.15	33,921.65
Loans on Real Estate.....	800.00	2,800.27	4,087.27
Overdrafts (Sec. and Unsec.).....	120.39	36.20	36.16
United States Bonds.....	7,950.00	11,450.00	11,500.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	814.90	410.15	296.50
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,433.00	2,433.00	2,433.00
Banking House.....	5,500.00	5,250.00	5,250.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	439.30	.....	.....
Cash Items.....	.....	29.38	164.87
Due from Reserve Banks.....	23,312.62	11,079.38	13,178.21
Checks on Other Banks.....	.....	.....	.....
Currency	2,968.00	1,783.00	2,510.00
Gold	410.00	472.50	470.00
Silver and Fractional Coin.....	483.20	479.89	639.08
Expense Account.....	.....	.....	.....
Other Resources.....	56.00	47.50	29.00
Total	\$ 92,708.31	\$ 84,543.73	\$ 85,906.73

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net).....	999.89	447.35	440.35
Bills Payable.....	.....	.....	3,000.00
Notes Rediscounted.....	.....	.....	1,300.00
Savings Accounts.....	3,899.67	7,182.55	6,685.31
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	66,688.37	51,488.87	52,399.68
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	100.00
Time Certificates of Deposit.....	2,950.10	8,097.40	4,803.09
Certified Checks .....	.....	.....	172.35
Cashier's Checks	1,070.40	47.36	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	99.88	.....	5.95
Other Liabilities.....	500.00	780.20	500.00
Total	\$ 92,708.31	\$ 84,543.73	\$ 85,906.73

(Chartered June 26th, 1917)

No. 330

THE VERNON STATE BANK, VERNON

(Yuma County)

OFFICERS FOR 1923

Jacob Thompson, President; D. B. Ward, Vice-President; Roy Thompson, Cashier; Cecil C. Yount, Assistant Cashier.

DIRECTORS FOR 1923

Jacob Thompson, D. B. Ward, J. E. Wingfield, J. H. Dickson, Roy Thompson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	37,814.18	\$ 31,531.74	\$ 35,895.28
Loans and Discounts (Sec. by Col.)	26,104.11	33,246.67	36,024.93
Loans on Real Estate.....	300.00	-----	-----
Overdrafts (Sec. and Unsec.).....	185.02	177.48	443.53
United States Bonds.....	1,000.00	600.00	600.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	-----	100.00	-----
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	2,026.40	1,802.30	1,802.30
Banking House.....	7,045.00	6,914.10	6,914.10
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	-----	-----	-----
Cash Items.....	30.00	12.50	20.00
Due from Reserve Banks.....	14,900.22	27,924.79	22,652.66
Checks on Other Banks.....	-----	39.25	-----
Currency	2,225.00	2,556.00	1,300.00
Gold	110.00	220.00	230.00
Silver and Fractional Coin.....	286.15	408.75	566.44
Expense Account.....	-----	-----	-----
Other Resources.....	-----	446.36	730.76
Total	\$ 92,026.08	\$ 105,979.94	\$ 107,180.00

LIABILITIES			
Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00
Undivided Profits (Net)	1,092.17	-----	-----
Bills Payable.....	1,000.00	-----	-----
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Lividends Unpaid.....	-----	-----	-----
Individual Deposits.....	38,756.64	43,926.14	44,276.03
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	1,000.00	-----	-----
Time Certificates of Deposit.....	28,177.27	40,053.80	40,903.97
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	-----	-----	-----
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 92,026.08	\$ 105,979.94	\$ 107,180.00

(Chartered January 18th, 1909)

No. 119

THE BANK OF VICTOR, VICTOR

(Teller County)

OFFICERS FOR 1923

A. E. Carlton, President; J. C. DeLongchamps, Vice-President;
Gretchen Jones, Cashier; Wm. F. Jones, Assistant Cashier.

DIRECTORS FOR 1923

A. E. Carlton, L. G. Carlton, J. C. DeLongchamps.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	22,556.15	\$ 25,355.40	\$ 124,445.00
Loans and Discounts (Sec. by Col.)	554,417.15	603,026.83	687,831.62
Loans on Real Estate.....	161,720.49	98,520.70	97,080.70
Overdrafts (Sec. and Unsec.).....			
United States Bonds.....	130,783.85	159,243.36	158,313.17
Bonds to Secure Postal Savings....	24,900.00	24,900.00	24,900.00
Other Bonds and Securities.....	153,273.89	235,951.76	246,036.97
Premium on Bonds.....			
Furniture and Fixtures.....			
Banking House.....			
Other Real Estate.....			
Due from Banks (not Res. Banks)	4,567.48	17,422.30	8,142.00
Cash Items.....	153.45	184.70	1,067.04
Due from Reserve Banks.....	94,368.00	239,907.22	132,597.90
Checks on Other Banks.....			
Currency	19,178.00	14,020.00	26,097.00
Gold	11,055.00	13,550.00	13,430.00
Silver and Fractional Coin.....	2,499.35	2,552.12	1,955.90
Expense Account.....			
Other Resources.....	1,866.00	4,594.33	
Total	\$ 1,181,338.81	\$ 1,439,228.72	\$ 1,521,897.30

LIABILITIES			
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	5,400.00	6,000.00	6,000.00
Undivided Profits (Net).....	7,393.10	246.86	925.43
Bills Payable.....			
Notes Rediscounted.....			
Savings Accounts.....	371,896.41	416,159.00	398,060.01
Postal Savings Accounts.....	8,050.46	9,494.74	8,826.76
Trust Funds.....			
Dividends Unpaid.....		3,000.00	
Individual Deposits.....	723,265.73	756,560.19	860,036.02
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	155.09	155.09	155.09
Time Certificates of Deposit.....	16,258.48	212,700.00	212,700.00
Certified Checks.....		14.10	
Cashier's Checks.....	13,919.54	4,898.74	2,793.99
Reserved for Interest.....	5,000.00		2,400.00
Reserved for Taxes.....			
Other Liabilities.....			
Total	\$ 1,181,338.81	\$ 1,439,228.72	\$ 1,521,897.30

(Chartered October 19th, 1915)

No. 295

THE VONA STATE BANK, VONA

(Kit Carson County)

OFFICERS FOR 1923

A. V. Jessee, President; S. W. Abbott, Vice-President; Marc Waynick,
Cashier; Clair E. Hill, Assistant Cashier.

DIRECTORS FOR 1923

A. V. Jessee, S. W. Abbott, Warren Shamburg.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	15,873.02	\$ 15,643.28	\$ 17,478.34
Loans and Discounts (Sec. by Col.)	47,963.77	38,197.00	34,919.40
Loans on Real Estate.....	6,881.10	.....	1,000.00
Overdrafts (Sec. and Unsec.).....	460.72	203.39	417.29
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings...	.....	.....	.....
Other Bonds and Securities.....	.....	201.81	111.81
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	2,971.87	3,011.87	3,011.87
Banking House.....	1,950.00	1,950.00	1,950.00
Other Real Estate.....	3,550.00	3,550.00	3,550.00
Due from Banks (not Res. Banks)	215.43	.....	196.35
Cash Items.....	.....	.....	17.50
Due from Reserve Banks.....	5,581.56	10,333.78	1,852.83
Checks on Other Banks.....	.....	.....	.....
Currency	1,902.00	2,153.00	5,165.00
Gold	125.00	135.00	140.00
Silver and Fractional Coin.....	1,318.57	879.65	891.72
Expense Account.....	604.98	.....	.....
Other Resources.....	.....	730.03	1,245.41
Total	\$ 89,398.02	\$ 76,988.81	\$ 71,947.52

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....	.....	.....	.....
Bills Payable.....	11,481.36	2,126.57	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	2,314.33	2,867.94	3,153.17
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	42,931.28	37,374.98	31,952.56
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	13,292.07	19,036.45	19,565.99
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	4,378.98	582.87	2,275.80
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 89,398.02	\$ 76,988.81	\$ 71,947.52

(Chartered September 22nd, 1908)

No. 121

THE NORTH PARK BANK, WALDEN

(Jackson County)

OFFICERS FOR 1923

K. J. MacCallum, President; Owen S. Case, Vice-President; William E. Viner, Cashier.

DIRECTORS FOR 1923

K. J. MacCallum, Owen S. Case, Andrew Peterson, Grace Peterson, Jacob Johnson, A. J. Monroe, Fletcher Campbell.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	93,816.61	\$ 126,504.91	\$ 115,351.27
Loans and Discounts (Sec. by Col.)	81,641.95	65,246.60	69,701.60
Loans on Real Estate.....	22,167.39	25,097.39	44,704.77
Overdrafts (Sec. and Unsec.).....	3,051.64	1,505.00	4,564.25
United States Bonds.....	2,902.21	2,095.93	2,894.98
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,726.56	2,145.96	976.90
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,234.00	3,234.00	3,234.00
Banking House.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.33	.....
Cash Items.....	1,470.69	1,059.42	2,309.18
Due from Reserve Banks.....	62,280.88	15,534.37	11,748.78
Checks on Other Banks.....	216.59	250.18	520.94
Currency	6,799.00	7,836.00	6,770.00
Gold	1,200.00	1,200.00	1,250.00
Silver and Fractional Coin.....	910.66	1,105.69	1,232.09
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 282,418.13	\$ 252,815.78	\$ 265,258.76

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	30,000.00	30,000.00	30,000.00
Undivided Profits (Net).....	4,450.00	1,694.61	284.75
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	167,503.85	143,140.85	156,685.60
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	8,500.00	5,000.00	2,500.00
Time Certificates of Deposit.....	41,964.33	42,980.32	45,788.41
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 282,418.18	\$ 252,815.78	\$ 265,258.76

(Chartered June 19th, 1909)

No. 156

GUARANTY STATE BANK, WALSENBURG

(Huerfano County)

OFFICERS FOR 1923

T. M. Hudson, President; F. C. Sporleder, Vice-President; N. F. Kastner, Cashier; N. W. Andrews, Assistant Cashier.

DIRECTORS FOR 1923

T. M. Hudson, F. C. Sporleder, Chas. Agnes, G. R. Moore, Damaso Vigil, J. B. Hudson, N. F. Kastner.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	111,056.15	\$ 122,116.53	\$ 108,850.60
Loans and Discounts (Sec. by Col.)	120,896.55	139,371.13	148,314.92
Loans on Real Estate.....	58,589.61	60,524.21	62,505.23
Overdrafts (Sec. and Unsec.).....	.....	.....	.....
United States Bonds.....	27,500.00	39,900.00	30,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	51,569.05	42,970.98	69,117.19
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	18,561.60	18,561.60	18,561.60
Banking House.....	.....	.....	.....
Other Real Estate.....	2,290.00	11,795.61	11,795.61
Due from Banks (not Res. Banks)	.....	.....	148.00
Cash Items.....	.....	.....	38.11
Due from Reserve Banks.....	67,519.81	52,232.91	91,189.36
Checks on Other Banks.....	1,623.62	5,033.45	3,512.18
Currency	14,928.00	18,962.00	15,586.00
Gold	2,825.00	3,302.50	3,515.00
Silver and Fractional Coin.....	2,057.57	2,965.72	5,450.56
Expense Account.....	.....	.....	.....
Other Resources.....	654.00	1,130.00	.....
Total	\$ 480,070.96	\$ 518,866.64	\$ 568,584.36

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)	8,316.68	1,500.20	902.37
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	190,926.45	229,763.49	209,614.74
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	216,073.21	229,909.02	294,595.11
Due to Banks (not Res. Banks)...	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	17,800.00	11,700.00	16,000.00
Certified Checks.....	50.00	.....	.....
Cashier's Checks.....	1,904.62	993.93	2,472.14
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 480,070.96	\$ 518,866.64	\$ 568,584.36

(Chartered March 2nd, 1908)

No. 133

WELDON VALLEY STATE BANK, WELDONA

(Morgan County)

OFFICERS FOR 1923

E. C. Shumaker, President; George H. Simpson, Vice-President; F. S. Markley, Cashier; M. Lynn Judy, Assistant Cashier.

DIRECTORS FOR 1923

E. C. Shumaker, George H. Simpson, F. S. Markley.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	28,732.19	\$ 31,476.66	\$ 42,609.75
Loans and Discounts (Sec. by Col.)	31,134.57	55,595.29	56,968.45
Loans on Real Estate.....	12,452.00	10,746.42	8,860.92
Overdrafts (Sec. and Unsec.).....	588.73	1,169.58	974.15
United States Bonds.....		4,750.00	1,050.00
Bonds to Secure Postal Savings....			
Other Bonds and Securities.....	39.50	287.64	89.50
Premium on Bonds.....			
Furniture and Fixtures.....	2,419.68	2,419.68	2,419.68
Banking House.....	2,300.00	2,300.00	2,300.00
Other Real Estate.....	6,150.60	6,400.60	6,870.60
Due from Banks (not Res. Banks)	244.37	469.08	382.64
Cash Items.....	14.35	118.76	70.34
Due from Reserve Banks.....	19,880.26	8,774.91	3,429.25
Checks on Other Banks.....	602.92	140.00	
Currency	2,100.00	1,766.00	3,588.00
Gold	5.00	75.00	75.00
Silver and Fractional Coin.....	1,313.21	801.63	538.37
Expense Account.....			
Other Resources.....		115.43	1,366.42
Total	\$ 107,977.38	\$ 127,406.68	\$ 131,593.07

LIABILITIES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Stock.....	3,000.00	3,000.00	3,000.00
Undivided Profits (Net).....	111.25		
Bills Payable.....	5,000.00	3,000.00	11,500.00
Notes Rediscounted.....			
Savings Accounts.....			
Postal Savings Accounts.....			
Trust Funds.....			
Dividends Unpaid.....			
Individual Deposits.....	53,405.32	59,483.31	54,620.60
Due to Banks (not Res. Banks)....			
Due to Reserve Banks.....			
Demand Certificates of Deposit.....	2,500.00		
Time Certificates of Deposit.....	29,311.22	49,258.22	43,496.54
Certified Checks			
Cashier's Checks.....		2,665.15	8,975.93
Reserved for Interest.....			
Reserved for Taxes.....			
Other Liabilities.....	4,649.59		
Total	\$ 107,977.38	\$ 127,406.68	\$ 131,593.07

(Chartered August 9th, 1920)

No. 403

THE WESTCLIFFE STATE BANK, WESTCLIFFE

(Custer County)

OFFICERS FOR 1923

G. B. Beardsley, President; Geo. L. Beardsley, Vice-President;
Floyd A. Thompson, Cashier.

DIRECTORS FOR 1923

G. B. Beardsley, Geo. L. Beardsley, Floyd A. Thompson.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	57,507.25	\$ 71,131.79	\$ 79,553.70
Loans and Discounts (Sec. by Col.)	16,538.95	15,457.98	17,448.88
Loans on Real Estate.....	31,150.00	33,050.00	33,450.00
Overdrafts (Sec. and Unsec.).....	2.76	164.91	20.83
United States Bonds.....	33,500.00	35,250.00	37,100.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	19,092.80	13,218.84	9,003.52
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,200.00	1,200.00
Banking House.....	3,000.00	3,000.00	3,000.00
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	172.69	190.83	162.83
Due from Reserve Banks.....	71,761.41	66,355.58	74,074.71
Checks on Other Banks.....	1,752.70	847.02	636.32
Currency	3,924.00	4,067.00	4,231.00
Gold	2,360.00	2,320.00	2,207.50
Silver and Fractional Coin.....	1,167.85	1,207.65	756.95
Expens. Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 243,130.41	\$ 247,461.60	\$ 262,846.24
LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	2,937.67	5,215.28	3,394.63
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	172,954.79	177,133.32	194,221.91
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	17,237.95	15,113.00	15,229.70
Time Certificates of Deposit.....	.....	.....	.....
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 243,130.41	\$ 247,461.60	\$ 262,846.24

(Chartered November 22nd, 1909)

No. 175

FIRST STATE BANK OF WIGGINS, WIGGINS

(Morgan County)

OFFICERS FOR 1923

G. L. Cobb, President; J. M. Cobb, Secretary; Hazel Neil, Assistant Cashier.

DIRECTORS FOR 1923

G. L. Cobb, Hazel Neil, J. M. Cobb.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	20,535.07	\$ 24,688.66	\$ 24,706.68
Loans and Discounts (Sec. by Col.)	51,879.60	32,960.82	46,573.21
Loans on Real Estate.....	9,275.27	2,978.40	1,983.15
Overdrafts (Sec. and Unsec.).....	98.78	93.29	257.90
United States Bonds.....	7,427.41	11,300.00	.....
Bonds to Secure Postal Savings....	.....	235.05	.....
Other Bonds and Securities.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,700.00	1,700.00	1,700.00
Banking House.....	6,676.67	6,776.67	6,776.67
Other Real Estate.....	.....	.....	.....
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	19,140.86	14,418.35	17,336.29
Checks on Other Banks.....	.....	.....	.....
Currency	3,384.00	2,596.00	1,838.00
Gold	117.50	135.00	155.00
Silver and Fractional Coin.....	684.79	668.71	850.02
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 120,919.95	\$ 98,550.95	\$ 102,176.92
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	.....	.....	.....
Undivided Profits (Net).....	3,327.95	2,500.32	1,647.62
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	74,560.18	46,592.45	53,594.25
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	26,613.78	34,335.44	31,500.09
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	1,418.04	122.74	434.96
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 120,919.95	\$ 98,550.95	\$ 102,176.92

(Chartered April 4th, 1908)

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1923

Harry Cline, President F. A. Tempel, Vice-President; E. H. Tempel, Cashier;
Arthur Esgar, Assistant Cashier.

DIRECTORS FOR 1923

Harry Cline, F. A. Tempel, H. A. Esgar, E. H. Tempel, J. F. Rowe.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	84,043.65	\$ 72,127.71	\$ 72,727.01
Loans and Discounts (Sec. by Col.)	83,271.14	89,789.79	88,703.71
Loans on Real Estate.....	993.63	993.63	1,818.63
Overdrafts (Sec. and Unsec.).....	1,370.65	823.66	454.38
United States Bonds.....	-----	-----	50.00
Bonds to Secure Postal Savings....	-----	-----	-----
Other Bonds and Securities.....	1,104.60	182.87	512.12
Premium on Bonds.....	-----	-----	-----
Furniture and Fixtures.....	1,250.00	1,250.00	1,250.00
Banking House.....	2,750.00	2,750.00	2,750.00
Other Real Estate.....	-----	-----	-----
Due from Banks (not Res. Banks)	328.90	-----	-----
Cash Items.....	-----	95.10	23.18
Due from Reserve Banks.....	20,858.45	20,597.18	37,927.55
Checks on Other Banks.....	-----	11.23	-----
Currency	2,178.00	1,591.00	2,301.00
Gold	1,310.00	1,465.00	1,370.00
Silver and Fractional Coin.....	1,792.55	1,094.25	943.16
Expense Account.....	-----	-----	-----
Other Resources.....	-----	-----	-----
Total	\$ 201,251.57	\$ 192,771.42	\$ 210,830.74
LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	17,500.00	20,000.00	20,000.00
Undivided Profits (Net).....	6,279.09	1,465.72	1,135.76
Bills Payable.....	22,000.00	28,000.00	22,300.00
Notes Rediscounted.....	-----	-----	-----
Savings Accounts.....	-----	-----	-----
Postal Savings Accounts.....	-----	-----	-----
Trust Funds.....	-----	-----	-----
Dividends Unpaid.....	-----	-----	-----
Individual Deposits.....	105,454.02	90,327.43	107,068.64
Due to Banks (not Res. Banks)....	-----	-----	-----
Due to Reserve Banks.....	-----	-----	-----
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	14,444.64	21,481.46	28,294.17
Certified Checks.....	-----	-----	-----
Cashier's Checks.....	3,073.82	1,496.81	2,032.17
Reserved for Interest.....	-----	-----	-----
Reserved for Taxes.....	-----	-----	-----
Other Liabilities.....	-----	-----	-----
Total	\$ 201,251.57	\$ 192,771.42	\$ 210,830.74

(Chartered January 3rd, 1911)

No. 209

PEOPLES STATE BANK OF WRAY, WRAY

(Yuma County)

OFFICERS FOR 1923

Geo. L. Akey, President; M. A. Scheible, Vice-President; W. T. Fair, Cashier;
H. A. Cox, Assistant Cashier.

DIRECTORS FOR 1923

Geo. L. Akey, M. A. Scheible, John Whyte, G. E. Hiser, C. M. Webster.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	36,168.26	\$ 37,321.07	\$ 37,103.29
Loans and Discounts (Sec. by Col.)	23,909.62	28,761.33	33,208.37
Loans on Real Estate.....	26,182.10	17,848.35	17,538.35
Overdrafts (Sec. and Unsec.).....	223.93	715.26	410.22
United States Bonds.....	2,750.00	1,750.00	1,750.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	207.50	356.93	287.85
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,759.30	1,549.30	1,549.30
Banking House.....	4,700.00	4,700.00	4,700.00
Other Real Estate.....	4,500.00	11,064.75	11,064.75
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	.....	.....	.....
Due from Reserve Banks.....	43,945.72	38,080.75	38,769.35
Checks on Other Banks.....	1,491.36	809.98	581.19
Currency	6,957.00	7,709.00	7,192.00
Gold	1,000.00	1,000.00	1,000.00
Silver and Fractional Coin.....	405.63	731.25	479.18
Expense Account.....	2,457.23	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 156,657.65	\$ 152,397.97	\$ 155,633.85
LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	30,000.00	30,000.00	30,000.00
Undivided Profits (Net).....	.....	1,395.85	718.00
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	87,235.67	76,785.46	80,536.29
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit....	.....	.....	.....
Time Certificates of Deposit.....	24,421.98	29,216.66	29,379.56
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 156,657.65	\$ 152,397.97	\$ 155,633.85

(Chartered January 13th, 1909)

No. 125

THE BANK OF YAMPA, YAMPA

(Routt County)

OFFICERS FOR 1923

Arnold Powell, President; Chas. J. Wheeler, Vice-President; Melvin S. Wheeler, Cashier.

DIRECTORS FOR 1923

Arnold Powell, Chas. J. Wheeler, Melvin S. Wheeler, Sue L. Wheeler, D. M. Chapman.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	34,863.66	\$ 32,993.93	\$ 46,025.86
Loans and Discounts (Sec. by Col.)	37,186.05	50,246.65	47,315.25
Loans on Real Estate.....	20,149.90	10,349.90	8,501.70
Overdrafts (Sec. and Unsec.).....	198.40	670.67	764.93
United States Bonds.....	1,300.00	.....	1,200.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,041.64	213.85	295.85
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,200.00	1,200.00
Banking House.....	1,300.00	1,300.00	1,300.00
Other Real Estate.....	1,200.00	7,200.00	7,200.00
Due from Banks (not Res. Banks)	12,327.76	9,594.94	9,364.05
Cash Items.....	.....	.....	6.60
Due from Reserve Banks.....	65,422.65	19,821.13	41,841.20
Checks on Other Banks.....	3.10	.....	357.69
Currency	5,678.00	5,834.00	2,729.00
Gold	1,507.50	1,517.50	1,437.50
Silver and Fractional Coin.....	1,250.86	1,423.34	1,311.32
Expense Account.....	.....	.....	.....
Other Resources.....	1,040.00	49.00	.....
Total	\$ 186,669.52	\$ 142,414.91	\$ 170,850.95

LIABILITIES			
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	1,548.13	1,310.63	570.18
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	126,544.62	84,644.94	113,151.53
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	7,500.00	5,000.00	5,000.00
Time Certificates of Deposit.....	20,450.19	21,002.90	20,996.46
Certified Checks .....	.....	.....	.....
Cashier's Checks	626.58	456.44	1,132.78
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 186,669.52	\$ 142,414.91	\$ 170,850.95

(Chartered August 12th, 1911)

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1923

W. H. Gredts, President; J. F. Heiserman, Vice-President; A. F. Barbezat,
Vice-President; Roy Shephard, Cashier; I. L. Rising, Assistant Cashier.

DIRECTORS FOR 1923

W. H. Gerdts, J. F. Heiserman, A. F. Barbezat, Roy Shepherd, L. R. Heiserman,
Henry Gummer, J. C. Lindgren.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	50,942.84	\$ 57,292.96	\$ 56,337.83
Loans and Discounts (Sec. by Col.)	138,597.91	121,871.35	128,339.07
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	195.59	403.70	1,185.27
United States Bonds.....	15,000.00	15,000.00	15,000.00
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	2,547.84	2,323.83	1,428.48
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,786.83	3,786.83	3,973.83
Banking House.....	3,000.00	3,000.00	3,000.00
Other Real Estate.....	1,093.31	10,425.92	17,680.35
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	165.50	.....	156.92
Due from Reserve Banks.....	66,365.08	66,093.36	33,126.00
Checks on Other Banks.....	1,214.03	1,051.01	1,790.87
Currency	6,127.00	7,089.00	6,286.00
Gold	5,850.00	5,800.00	5,800.00
Silver and Fractional Coin.....	1,296.47	1,233.50	2,196.53
Expense Account.....	690.81	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 296,873.21	\$ 295,371.46	\$ 276,301.15

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	.....	2,519.51	661.57
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	162,708.95	144,865.93	133,396.33
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	100.00	100.00	100.00
Time Certificates of Deposit.....	88,573.68	104,110.19	99,659.06
Certified Checks.....	.....	12.00	.....
Cashier's Checks.....	5,490.58	3,763.83	2,484.19
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 296,873.21	\$ 295,371.46	\$ 276,301.15

(Chartered January 23rd, 1920)

No. 387

THE UNION STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1923

L. Giberson, President; Fred H. Cole, Vice-President; F. W. Kiplinger,
Cashier; Ada Wells, Assistant Cashier.

DIRECTORS FOR 1923

L. Giberson, Fred H. Cole, Ernest Hobson, John Johnson, W. D. Hoch.

RESOURCES	Dec. 31, 1922	June 30, 1923	Sept. 14, 1923
Loans and Discounts (Unsec.).....\$	16,095.85	\$ 14,211.66	\$ 17,762.68
Loans and Discounts (Sec. by Col.)	14,861.56	44,413.92	37,511.65
Loans on Real Estate.....	.....	.....	.....
Overdrafts (Sec. and Unsec.).....	31.63	419.34	887.72
United States Bonds.....	.....	.....	.....
Bonds to Secure Postal Savings....	.....	.....	.....
Other Bonds and Securities.....	1,333.53	2,600.97	2,878.87
Premium on Bonds.....	.....	.....	.....
Furniture and Fixtures.....	3,000.00	3,075.00	3,075.00
Banking House.....	.....	.....	4,409.75
Other Real Estate.....	.....	.....	3,193.17
Due from Banks (not Res. Banks)	.....	.....	.....
Cash Items.....	77.95	119.91	318.69
Due from Reserve Banks.....	23,252.33	7,419.99	6,537.86
Checks on Other Banks.....	625.69	125.00	155.81
Currency	1,904.00	1,952.00	2,250.00
Gold .....	.....	7.50	.....
Silver and Fractional Coin.....	1,969.55	1,469.84	804.08
Expense Account.....	.....	.....	.....
Other Resources.....	.....	.....	.....
Total	\$ 63,152.09	\$ 75,815.13	\$ 79,785.28
LIABILITIES			
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00
Undivided Profits (Net).....	2,342.57	4,036.35	3,156.57
Bills Payable.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....
Savings Accounts.....	204.12	235.88	162.97
Postal Savings Accounts.....	.....	.....	.....
Trust Funds.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....
Individual Deposits.....	28,732.14	24,088.51	33,642.13
Due to Banks (not Res. Banks)....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....
Demand Certificates of Deposit.....	.....	.....	.....
Time Certificates of Deposit.....	4,056.26	19,775.43	14,941.81
Certified Checks.....	.....	.....	.....
Cashier's Checks.....	317.00	178.96	381.80
Reserved for Interest.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....
Total	\$ 63,152.09	\$ 75,815.13	\$ 79,785.28

Statements of Banks in Liquidation

Under direct supervision of the Department through
Special Deputy Bank Commissioners

THE STONEHAM STATE BANK, Stoneham, Colorado.

THE KEENE VALLEY BANK, Keenesburg, Colorado.

THE BANK OF PUEBLO, Pueblo, Colorado.

THE SNYDER STATE BANK, Snyder, Colorado.

THE DENVER STATE BANK, Denver, Colorado.

THE FIRST STATE BANK OF MESITA, Mesita, Colorado.

THE FARMERS & MERCHANTS BANK, Jaroso, Colorado.

THE CITIZENS STATE BANK OF ORDWAY, Ordway, Colo.

THE FARMERS STATE & SAVINGS BANK, Akron, Colorado.

THE FARMERS STATE BANK OF BOVINA, Bovina, Colorado.

THE SECURITY STATE BANK, Sheridan Lake, Colorado.

THE FARMERS STATE BANK, Windsor, Colorado.

THE HOME STATE BANK, Montrose, Colorado.

THE CITIZENS STATE BANK, Lamar, Colorado.

THE FARMERS STATE BANK OF SPRINGFIELD, Springfield,
Colorado.

THE BRISTOL STATE BANK, Bristol, Colorado.

ORCHARD STATE BANK, Orchard, Colorado.

THE FLEMING STATE BANK, Fleming, Colorado.

THE FARMERS AND MERCHANTS BANK, Bayfield, Colorado.

HUDSON STATE BANK, Hudson, Colorado.

THE FARMERS STATE BANK, Keota, Colorado.

THE LA VETA STATE BANK, La Veta, Colorado.

THE HASTY STATE BANK, Hasty, Colorado.

THE INTERSTATE TRUST COMPANY, Denver, Colorado.

THE HIBERNIA BANK AND TRUST COMPANY, Denver, Colo.

STRATTON STATE BANK, Stratton, Colorado.

THE NORTHERN BANK & TRUST CO., Greeley, Colorado.

THE BURLINGTON STATE BANK, Burlington, Colorado.

THE BANK OF CHEYENNE WELLS, Cheyenne Wells, Colo.

THE BANK OF MAYBELL, Maybell, Colorado.

THE STONEHAM STATE BANK, STONEHAM, COLORADO

Statement of Condition at the Close of Business April 7, 1921

RESOURCES

Loans and Discounts.....					
Overdrafts	\$	41,748.04		Capital Stock.....	\$ 10,000.00
Other Securities.....		181.80		Surplus.....	4,000.00
Furniture and Fixtures.....		3,276.67		Bills Payable.....	12,500.00
Banking House.....		2,997.60		Individual Deposits.....	13,240.60
Due from Non-Reserve Banks.....		3,000.00		Time Certificates.....	11,239.26
Due from Reserve Banks.....		598.56		Cashier's Checks.....	1,917.66
Cash Items.....		329.17		Overdrafts (Reserve Bank).....	655.91
Cash on Hand.....		28.95			
Profit and Loss Account, Net.....		778.52			
		614.12			
Total	\$	53,553.43	Total	\$	53,553.43

LIABILITIES

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$	778.52	Due from State Bank Commissioner.....	\$	795.91
Cash Items.....		28.95	December 31, 1923.....		
Loans and Discounts.....		17,363.02	Bills Payable.....		10,000.00
Overdrafts		154.88	General Expense.....		4,853.83
Interest Received.....		1,328.09	Legal Expense and Taxes.....		961.12
Miscellaneous Receipts.....		329.17	Interest Paid.....		773.47
Rebates		14.80	Total Dividends Paid (24 per cent).....		8,127.87
Bonds and Securities.....		1,181.94			
Banking House.....		575.00			
Assessment Fund.....		1,850.00			
Furniture and Fixtures.....		1,073.85			
Judgments		833.98			
Total	\$	25,512.20	Total	\$	25,512.20

DISBURSEMENTS

Total Claims Proven.....	\$	33,862.40
Total Claims Unproven.....		288.92

THE KEENE VALLEY BANK, KEENESBURG, COLORADO

Statement of Condition at the Close of Business May 2, 1921

RESOURCES

Loans and Discounts.....	\$ 34,670.08
Overdrafts.....	94.97
Other Bonds and Securities.....	1,150.48
Furniture and Fixtures.....	2,750.00
War Savings Stamps.....	157.85
Profit and Loss (Net).....	2,617.28
Central Savings Bank & Trust Co.....	21.60
Merchants National Bank.....	1,565.01
Cash on Hand.....	171.98
Total	\$ 43,199.25

LIABILITIES

Capital Stock.....	\$ 10,000.00
Surplus.....	3,000.00
Bills Payable.....	11,800.00
Individual Deposits.....	12,292.86
Time Certificates.....	5,594.70
Cashier's Checks.....	511.69
Total	\$ 43,199.25

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$ 171.98
Loans and Discounts.....	18,874.52
Overdrafts.....	71.63
Interest Received.....	1,323.63
Assessments.....	5,320.00
Rebates.....	234.91
Recoveries on Cashier's Bond.....	3,329.98
Bonds and Securities.....	1,410.08
Furniture and Fixtures.....	1,183.00
Bal. Merc. National, Omaha.....	3,025.56
Bal. Central Savings Bank.....	107.80
Total	\$ 35,053.09

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 2,824.21
Taxes.....	946.21
Bills Payable.....	11,800.00
General Expense.....	864.56
Administration Expense.....	25.00
Salaries.....	2,150.00
Pre-Closing Expense.....	193.22
Interest Paid.....	526.67
Total Dividends Paid (60 per cent).....	10,866.81
Preferred Claims Paid.....	1,525.71
Distribution of Cashier's Bond Received:	
Loans.....	\$ 2,702.95
Interest.....	392.12
Profit and Loss.....	234.91
Total	\$ 3,329.98
Total	\$ 35,053.09

Total Claims Proven.....\$ 18,111.39

Total Claims Unproven.....57.10

THE BANK OF PUEBLO, PUEBLO, COLORADO

Statement of Condition at the Close of Business June 11, 1921

RESOURCES

Loans and Discounts	\$ 266,919.93	Capital Stock	\$ 50,000.00
Overdrafts	5,037.94	Surplus	5,500.00
United States Bonds	3,500.00	Notes Rediscounted	37,900.00
Other Bonds and Securities	3,485.19	Savings Deposits	51,809.95
Furniture and Fixtures	3,847.50	Individual Deposits	166,810.61
Cash Items	4,450.00	Demand Certificates	5,000.00
Due from Banks	25,224.28	Time Certificates	6,653.50
Cash	11,226.29	Certified Checks	319.76
Expense	1,100.87	Cashier's Checks	838.18
Total	\$ 324,832.00	Total	\$ 324,832.00

LIABILITIES

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand	\$ 11,266.29
Balance from Banks	22,882.33
Cash Items	313.68
Loans and Discounts	120,020.04
Overdrafts	4,634.38
Interest Received	6,779.19
Miscellaneous Receipts	609.01
Rebates	27.06
Bonds and Securities	6,871.07
Sold on Court Order	6,577.40
Assessments	32,900.00
Furniture and Fixtures	609.67
Total	\$ 213,490.12

DISBURSEMENTS

Due from State Bank Commissioner	\$ 8,328.41
Bills Payable	37,900.00
General Expense	14,171.17
Pre-Closing Expense	293.17
Preferred Claims	125.25
Interest Paid	840.47
Total Dividends Paid (75 per cent)	150,675.70
Adjustment by Court	1,155.95
Total	\$ 213,490.12

Total Claims Proven	\$ 201,047.75
Total Claims Unproven	206.50

THE SNYDER STATE BANK, SNYDER, COLORADO

Statement of Condition at the Close of Business July 14, 1921

RESOURCES

Loans and Discounts.....	\$ 21,487.79	Capital Stock.....	\$ 10,000.00
Difference in Loans.....	1,682.32	Surplus.....	1,150.00
Overdrafts.....	496.46	Bills Payable.....	8,392.85
United States Bonds.....	550.00	Trust Funds.....	1,000.00
Other Securities.....	16.32	Due Reserve Banks.....	697.98
Furniture and Fixtures.....	1,858.05	Individual Deposits.....	9,471.43
Banking House.....	4,085.90	Time Certificates.....	1,444.57
Chattel Account.....	367.44		
Profit and Loss.....	889.88		
Cash on Hand.....	722.67		
Total.....	\$ 32,156.83	Total.....	\$ 32,156.83

LIABILITIES

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$ 722.67	Due from State Bank Commissioner.....	\$ 1,057.57
Balance in Banks.....	80.70	December 31, 1923.....	
Loans and Discounts.....	6,613.46	Bills Payable.....	5,401.88
Overdrafts.....	112.09	Taxes.....	563.68
Interest Received.....	328.94	General Expense.....	2,310.14
Miscellaneous Receipts.....	423.70	Interest Paid.....	163.47
Rebates.....	20.95	Total Dividends Paid (20 per cent).....	2,641.99
Bonds and Securities.....	517.78		
Profit and Loss.....	153.94		
Furniture and Fixtures.....	369.50		
Banking House.....	1,300.00		
Assessments.....	1,495.00		
Total.....	12,138.73	Total.....	\$ 12,138.73

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 1,057.57
December 31, 1923.....	
Bills Payable.....	5,401.88
Taxes.....	563.68
General Expense.....	2,310.14
Interest Paid.....	163.47
Total Dividends Paid (20 per cent).....	2,641.99

Total Claims Proven.....	\$ 13,210.17
Total Claims Unproven.....	231.04

THE DENVER STATE BANK, DENVER, COLORADO

Statement of Condition at the Close of Business July 19, 1921

RESOURCES

Loans and Discounts (Unsecured).....	\$ 61,366.79	Capital Stock.....	\$ 50,000.00
Loans and Discounts (Secured by Collateral).....	70,137.88	Surplus.....	5,000.00
Loans on Real Estate.....	44,353.35	Bills Payable.....	3,000.00
Overdrafts.....	1,825.91	Savings Deposits.....	54,328.85
War Savings Stamps.....	363.76	Individual Deposits.....	82,489.62
Other Bonds and Securities.....	15,498.86	Due to Banks (Non-Reserve).....	3,500.00
Due from Banks (Non-Reserve).....	215.00	Demand Certificates.....	2,500.00
Cash Items.....	439.31	Time Certificates.....	1,152.94
Due from Reserve Banks.....	53.89	Certified Checks.....	550.00
Liberty Bonds.....	600.00	Cashier's Checks.....	3,764.17
Currency and Fractional Coin.....	2,846.34		
Profit and Loss.....	8,584.51		
Total.....	\$ 206,285.58	Total.....	\$ 206,285.58

LIABILITIES

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash and Cash Items.....	\$ 3,285.65
Loans by Offsets.....	9,436.92
Loans and Discounts.....	99,817.03
Overdrafts.....	1,952.54
Interest Received.....	3,441.48
Miscellaneous Receipts.....	25.63
Recoveries.....	2,795.86
Profit and Loss.....	2,198.66
Remaining Assets.....	1,073.60
Guaranty Security Fund.....	3,297.03
Bonds and Securities.....	14,466.90
Total.....	\$ 141,791.30

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 8,481.30
Bills Payable.....	3,000.00
General Expense.....	9,511.86
Legal Expense.....	4,776.46
Total Dividends Paid (65 per cent).....	88,158.05
Preferred Claims.....	4,042.84
Offset Claims.....	9,539.70
Compromise Allowed.....	4,235.09
Miscellaneous.....	648.14
Furniture and Fixtures.....	746.22
Other Assets Taken.....	1,151.64
Real Estate Taken.....	5,000.00
Guaranty Security Funds Applied.....	2,500.00
Total.....	\$ 141,791.30

Total Claims Proven.....\$ 136,374.53

Total Claims Unproven.....1,603.17

THE FIRST STATE BANK OF MESITA, MESITA, COLORADO

Statement of Condition at the Close of Business August 15, 1921

RESOURCES

Loans and Discounts.....	\$ 57,094.86	Capital Stock.....	\$ 10,000.00
Overdrafts.....	118.72	Surplus.....	10,000.00
Furniture and Fixtures.....	2,500.00	Undivided Profits.....	103.89
Other Real Estate.....	710.21	Rediscouts.....	19,635.40
Cash Items.....	256.60	Individual Deposits.....	18,371.37
Due From Banks.....	1,268.12	Due to Banks.....	1,191.19
Cash on Hand.....	847.01	Certificates of Deposit.....	3,215.07
Interest Earned, not Collected.....	306.00	Cashier's Checks.....	584.60
Total	\$ 63,101.52	Total	\$ 63,101.52

LIABILITIES

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$ 847.01
Cash Items.....	27.25
Loans and Discounts.....	4,404.47
Overdrafts.....	50.63
Interest Received.....	310.66
Miscellaneous Receipts.....	26.41
Rebates.....	22.20
Furniture and Fixtures.....	966.05
Due from Banks.....	258.69
Other Real Estate.....	600.00
Total	\$ 7,513.37

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 3,495.57
December 31, 1923.....	
Rediscouts.....	389.07
General Expense.....	670.71
Legal Expense.....	350.86
Salaries.....	1,962.50
Taxes.....	636.32
Miscellaneous.....	8.34
Total	\$ 7,513.37

Total Claims Proven.....	\$ 20,507.05
Total Claims Unproven.....	1,107.76
Contingent Liability not Proven.....	5,000.00

THE FARMERS & MERCHANTS BANK, JAROSO, COLORADO

Statement of Condition at the Close of Business October 1, 1921

RESOURCES

Loans and Discounts.....	\$ 42,661.23
Overdrafts	147.95
Other Securities.....	931.97
Furniture and Fixtures.....	2,000.00
Banking House.....	2,000.00
Due from Reserve Banks.....	3,484.32
Cash Items.....	710.13
Liberty Bonds.....	700.00
Checks on Other Banks.....	316.00
Cash on Hand.....	803.48
Profit and Loss Account (Net).....	269.95
Total	\$ 54,025.03

LIABILITIES

Capital Stock.....	\$ 10,000.00
Surplus	1,000.00
Rediscoumts	7,321.99
Individual Deposits.....	26,930.59
Time Certificates.....	7,829.20
Cashier's Checks.....	443.25
Suspense Account.....	500.00
Total	\$ 54,025.03

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$ 803.48
Checks on Other Banks.....	316.00
Cash Items.....	4.00
Loans and Discounts.....	12,550.77
Overdrafts	14.94
Interest Received.....	1,585.62
Miscellaneous Receipts.....	706.37
Rebates	571.77
Recoveries	585.00
Bonds and Securities.....	1,631.97
Furniture and Fixtures.....	281.60
Cashier's Bond.....	5,000.00
From Reserve Banks.....	2,730.76
Assessments	385.00
Total	\$ 27,167.28

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 5,699.99
December 31, 1923.....	
Rediscoumts	223.58
General Expense.....	2,391.24
Legal Expenses and Taxes.....	1,025.27
Total Dividends Paid (55 per cent).....	17,794.21
Miscellaneous	32.99
Total	\$ 27,167.28

Total Claims Proven.....

\$ 28,002.70

Total Claims Unproven.....

46.07

THE CITIZENS STATE BANK OF ORDWAY, COLORADO

Statement of Condition at the Close of Business October 8, 1921

RESOURCES

Loans and Discounts.....	\$ 136,250.56
Overdrafts.....	1,119.42
Other Bonds and Securities.....	19,325.74
Furniture and Fixtures.....	3,100.00
Other Real Estate.....	9,300.00
Cash Items.....	596.65
Western National Bank.....	2,155.36
Mechanics and Metals, New York.....	204.50
Cash on Hand and Items.....	2,669.84
Revenue Stamps.....	100.00
Expense Account.....	2,288.29
Total	\$ 177,110.36

LIABILITIES

Capital Stock.....	\$ 25,000.00
Surplus.....	8,000.00
Bills Payable.....	29,497.84
Notes Rediscounted.....	3,263.55
Savings Accounts.....	5,842.18
Assessment Fund.....	3,900.00
Individual Deposits.....	82,257.68
Central Savings Bank and Trust Co.....	2,155.41
Commerce Trust Co., Kansas City.....	2.27
Demand Certificates.....	5,000.00
Time Certificates.....	11,294.07
Cashier's Checks.....	897.36
Total	\$ 177,110.36

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

DISBURSEMENTS

Total Claims Proven.....	\$ 107,359.53
Total Claims Unproven.....	735.24
Due from State Bank Commissioner.....	\$ 3,119.01
December 31, 1923.....	
Dividends Paid (45 per cent).....	48,130.46
Total	\$ 51,249.47

THE FARMERS STATE & SAVINGS BANK, AKRON, COLORADO

Statement of Condition at the Close of Business October 13, 1921

RESOURCES

Loans and Discounts.....	\$ 82,671.35
Overdrafts.....	2,630.50
United States Bonds.....	50.00
Other Bonds and Securities.....	541.06
Furniture and Fixtures.....	1,443.38
Banking House.....	6,338.22
Material Expense.....	566.07
Ind. Building and Loan.....	2,500.00
Merchants National Bank, Omaha.....	1,702.89
Central Savings Bank & Trust Co., Denver.....	476.55
First National Bank, Burlington.....	351.30
Profit and Loss.....	5,596.33
Cash on Hand.....	112.41
Cash Items.....	263.30
Total.....	\$ 105,243.36

LIABILITIES

Capital.....	\$ 20,000.00
Surplus.....	6,000.00
Bills Payable.....	24,534.50
Individual Deposits.....	31,414.31
Demand Certificates.....	5,000.00
Time Certificates.....	18,792.39
Cashier's Checks.....	502.16
Total.....	\$ 105,243.36

Statement of Collections and Disbursements from Date of Closing to December 31, 1923

COLLECTIONS

Cash on Hand.....	\$ 112.41
Cash Items.....	337.40
Loans and Discounts.....	24,066.72
Overdrafts.....	506.52
Interest Received.....	3,192.74
Miscellaneous Receipts.....	524.44
Bonds and Securities.....	275.11
Furniture and Fixtures.....	270.75
Banking House.....	50.00
Judgments.....	5,873.98
Assessments.....	2,000.00
Profit and Loss.....	320.20
Total.....	\$ 37,530.27

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 7,220.23
December 31, 1923.....	
Bills Payable.....	19,534.50
General Expense.....	6,824.51
Building Expense.....	170.96
Legal Expense and Taxes.....	2,998.74
Insurance.....	131.25
Guaranteed Notes Paid Protection.....	650.08
Total.....	\$ 37,530.27

Total Claims Proven.....\$ 50,764.68

Total Claims Unproven.....1,894.89

THE FARMERS STATE BANK OF BOVINA, BOVINA, COLORADO

Roy D. Thompson, Special Deputy in Charge

RESOURCES

	Dec. 4, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 55,984.78	\$ 53,831.55
Overdrafts.....	56.97	42.03
Bonds and Securities.....	100.00	100.00
Furniture and Fixtures.....	2,389.97	2,389.97
Banking House.....	4,268.55	4,268.55
Due from Banks.....	853.88	1,961.90
Profit and Loss.....	737.50	680.53
Cash Items.....	129.42	84.00
Checks on Other Banks.....	131.06	-----
Cash on Hand.....	1,287.71	128.60
Due from State Bank Commissioner.....	-----	987.61
General Expense.....	-----	403.93
Interest Payable.....	-----	751.93
Pre-Closing Expense.....	-----	6.00
Totals	\$ 65,939.84	\$ 65,636.60

LIABILITIES

	Dec. 4, 1923	Dec. 31, 1923
Capital Stock.....	\$ 15,000.00	\$ 15,000.00
Bills Payable.....	13,039.99	12,399.70
Individual Deposits.....	5,269.88	726.42
Time Certificates of Deposit.....	32,440.65	21,284.33
Cashier's Checks.....	189.32	180.05
Claims Proven.....	-----	15,999.59
Interest Received.....	-----	28.96
Drafts Outstanding.....	-----	17.55
Totals	\$ 65,939.84	\$ 65,636.60

COLLECTIONS

Cash on Hand, December 4, 1923.....	\$ 3,211.12
Checks on Other Banks, December 4, 1923.....	131.06
Loans and Discounts.....	710.54
Overdrafts.....	14.94
Interest Received.....	24.75
Cash Items.....	29.92
Total	\$ 4,122.33
Total Claims Proven After Offset:	
Individual Deposits.....	\$ 3,024.09
Certificates of Deposit.....	11,156.32
Cashier's Checks.....	9.27
Drafts Outstanding.....	1,051.98
Miscellaneous	757.93
Total	\$ 15,999.59

DISBURSEMENTS

Due from State Bank Commissioner.....	\$ 987.61
Due from Banks.....	1,961.90
Cash on Hand.....	128.60
Bills Payable.....	640.29
General Expense.....	150.72
Administration Expense.....	253.21
Total	\$ 4,122.33
Total Claims Unproven:	
Individual Deposits.....	\$ 726.42
Certificates of Deposit.....	21,284.33
Cashier's Checks.....	180.05
Drafts Outstanding.....	17.55
Total	\$ 22,208.35

THE SECURITY STATE BANK, SHERIDAN LAKE, COLORADO

R. L. Ritchey, Special Deputy in Charge

RESOURCES

	Jan. 19, 1922	Dec. 31, 1923
Loans and Discounts	\$ 31,431.43	\$ 1,600.00
Overdrafts	247.34	-----
Banking House	6,349.19	-----
Furniture and Fixtures	2,912.29	-----
Due from Banks	205.37	-----
Other Real Estate	2,330.65	2,615.46
Revenue Stamps	26.82	-----
Cash on Hand	1,339.97	-----
Salaries	-----	1,127.50
Legal Expense	-----	1,258.60
Administration Expense	-----	35.00
General Expense	-----	2,074.34
Pre-Administration Expense	-----	209.61
Interest Paid	-----	139.02
Profit and Loss	-----	15,284.29
State Bank Commissioner	-----	2,356.23
First National Bank, Lamar	-----	258.39
Dividends Paid	-----	10,369.14

Totals \$ 44,843.06 \$ 37,327.58

COLLECTIONS

January 19, 1922 to December 31, 1923

Cash on Hand January 19, 1922	\$ 1,339.97
Cash Items	188.46
Loans and Discounts	20,892.97
Overdrafts	247.34
Furniture and Fixtures	178.25
Banking House	710.00
Banks	103.64
Revenue Stamps	26.82
Interest Received	1,065.58
Recovery	50.00

Total \$ 24,803.03

To Claims Proven After Offsets:

Individual Deposits	\$ 20,788.02
Certificates of Deposit	2,273.44
Cashier's Checks	635.82
Drafts Outstanding	164.43
Miscellaneous	181.11

Total \$ 24,042.82

LIABILITIES

	Jan. 19, 1922	Dec. 31, 1923
Capital Stock	\$ 10,000.00	\$ 10,000.00
Surplus Fund	2,500.00	2,500.00
Undivided Profits	480.72	530.72
Time Deposits	2,273.44	-----
Individual Deposits	21,753.08	172.73
Demand Deposits	635.82	-----
Rediscounts	6,200.00	-----
Bills Payable	1,000.00	-----
Interest Collected	-----	1,081.31
Claims Proven	-----	23,042.82

Totals \$ 44,843.06 \$ 37,327.58

DISBURSEMENTS

January 19, 1922, to December 31, 1923

Due from Bank Commissioner	\$ 2,356.23
Due from First National Bank	258.39
Bills Payable	1,000.00
Rediscounts	5,900.00
Real Estate	284.81
Interest Paid	139.02
Salaries	1,127.50
Legal Expense	1,258.60
Administration Expense	35.00
General Expense	2,074.34
Dividends Paid (45 per cent)	10,369.14

Total \$ 24,803.03

Total Claims Unproven: \$ 172.73

Total \$ 172.73

THE FARMERS STATE BANK, WINDSOR, COLORADO

W. B. Springer, Special Deputy in Charge

RESOURCES

	Jan. 31, 1922	Dec. 31, 1923
*Loans and Discounts.....	\$ 85,558.60	\$ 67,345.26
Overdrafts	1,114.11	454.41
*Bonds and Securities.....	4,600.00	100.00
Taxes Paid.....		1,194.74
Furniture and Fixtures.....	4,340.00	3,791.50
Banking House.....	9,800.00	9,800.00
Other Real Estate.....	14,685.00	4,715.44
Due from Banks.....	681.88	248.62
Accrued Expense Paid.....		175.00
Cash Items.....	130.77	
Accrued Interest Allowed.....		410.88
Cash on Hand.....	3,879.15	
Other Resources.....	62.22	
Due from State Bank Commissioner.....		
Salaries		11,839.82
Miscellaneous Expense.....		2,666.50
Accrued Expense Prior to Closing.....		1,801.48
Dividends Paid.....		551.84
Machinery and Stock Account.....		19,297.89
		491.05
Totals	\$ 124,851.73	\$ 124,884.43

*Loans and Discounts Recovered After Closing.
*Warrants, \$19,536.58.

COLLECTIONS

	January 31, 1922, to December 31, 1923
Cash on Hand, January 31, 1922.....	\$ 4,561.03
Cash Items.....	130.77
Loans and Discounts.....	29,366.42
Overdrafts	601.66
Interest Received.....	4,347.20
Miscellaneous Receipts.....	139.40
Revenue Stamps.....	21.47
Bonds and Securities.....	7,895.58
Cash Short.....	7.22
Furniture and Fixtures.....	548.50
Other Real Estate.....	535.79
Outstanding Drafts.....	168.20
Total	\$ 48,323.24

LIABILITIES

	Jan. 31, 1922	Dec. 31, 1923
Capital Stock.....	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	6,500.00	6,500.00
Undivided Profits.....	364.01	84.89
Bills Payable.....	4,500.00	
Rediscounts	5,882.00	
Savings Accounts.....	7,158.93	30.63
Individual Deposits.....	60,313.31	1,081.61
Demand Certificates.....	5,500.00	
Time Certificates.....	18,193.77	
Cashier's Checks.....	1,439.71	534.18
Drafts Outstanding.....		15.00
Preferred Claims Proven.....		458.98
General Claims Proven.....		96,670.20
Interest Received.....		4,508.94
Totals	\$ 124,851.73	\$ 124,884.43

DISBURSEMENTS

	January 31, 1922, to December 31, 1923
Due from State Bank Commissioner.....	\$ 11,839.82
Due from Banks.....	248.62
Bills Payable.....	4,500.00
Rediscounts	5,882.00
General Expense.....	4,467.98
Pre-Closing Expense.....	175.00
Refunds	368.11
Profit and Loss.....	279.12
Interest Paid.....	68.96
Total Dividends Paid (20 per cent).....	19,297.89
Taxes Paid.....	1,194.74
Total	\$ 48,323.24

THE FARMERS STATE BANK, WINDSOR, COLORADO—Continued

Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 64,516.53	Individual Deposits.....	\$ 1,081.61
Savings Deposits.....	7,105.58	Savings Deposits.....	30.63
Certificates of Deposit.....	23,677.37	Cashier's Checks.....	534.18
Cashier's Checks.....	713.78	Drafts Outstanding.....	15.00
Drafts Outstanding.....	153.20		
Miscellaneous.....	962.72		
Total.....	\$ 97,129.18	Total.....	\$ 1,661.42

THE HOME STATE BANK, MONTROSE, COLORADO

C. J. Moynihan, Special Deputy in Charge

RESOURCES

	March 27, 1922	Dec. 31, 1923
Loans and Discounts.....	\$ 295,115.58	\$ 192,966.80
Overdrafts.....	1,850.35	834.57
Montrose County School Warrants.....	1,926.50	1,926.50
Furniture and Fixtures.....	11,500.00	3,975.00
Real Estate.....		22.72
Cash Items.....	571.00	182.25
Cash in Bank.....	8,471.06	
Due from Banks.....	15,787.96	
Profit and Loss (old).....	669.96	
Bank Commissioner Suspense.....		1,531.08
First National Bank.....		900.00
Due from State Bank Commissioner.....		5,234.18
Expense (old).....		15,978.21
Salaries.....		2,655.08
Administration Expense.....		9,155.00
Legal Expense.....		3,024.08
Interest Paid.....		24.85
Recording and Revenue.....		5,325.25
Loan Protection.....		69.67
Protest and Exchange.....		1,747.45
Profit and Loss (new).....		14.10
Nucla State Bank Purchase.....		327.51
Purchase Hawkyard Coll. Hanks.....		1,744.32
Totals.....	\$ 335,892.41	\$ 250,288.62

LIABILITIES

	March 27, 1922	Dec. 31, 1923
Capital Stock.....	\$ 60,000.00	\$ 60,000.00
Surplus.....	6,000.00	6,000.00
Bills Payable.....	48,000.00	
Notes Rediscounted.....	1,000.00	
Stockholders Assessment.....		11,000.00
Stockyards Nat. Bank, Denver.....	22,824.19	
Nucla State Bank.....	3,303.04	
Bank of Telluride.....	2,598.14	
Individual Deposits.....	118,472.29	589.27
Savings Accounts.....	16,367.99	177.54
Demand Certificates of Deposit.....	2,500.00	
Time Certificates of Deposit.....	49,384.64	
Cashier's Checks.....	5,442.12	2.00
Claims.....		9.18
Mortgage Foreclosure.....		151,977.83
Safety Box Rent.....		51.60
Notary Fees and Escrow.....		4.75
Interest Received.....		98.75
Sundry Cash.....		12,601.06
Bond Settlement.....		116.01
Bank Auction Sale.....		7,500.00
Preferred Claim.....		77.63
Totals.....	\$ 335,892.41	\$ 250,288.62

THE HOME STATE BANK, MONTROSE, COLORADO—Continued

COLLECTIONS

Cash on Hand March 27, 1922.....	\$ 8,471.06
Cash Credits in Sundry Banks.....	1,128.24
Loans and Discounts.....	75,020.80
Overdrafts.....	614.98
Interest Received.....	6,953.84
Miscellaneous Receipts.....	275.27
Tax Certificate Redeemed.....	50.00
Furniture and Fixtures.....	7,525.00
Real Estate.....	12,500.00
Bond Settlement.....	7,500.00
Stockholders Assessment.....	11,000.00

Total.....	\$ 131,039.19
Total Claims Proven After Offsets:	
Individual Deposits.....	\$ 102,280.91
Savings Accounts.....	15,589.46
Time Certificates.....	46,823.06
Demand Certificates.....	2,500.00
Cashier's Checks.....	4,255.22
Outstanding Warrants.....	9,289.63
Bank of Telluride.....	2,397.91
Nucla State Bank.....	3,303.04
Wolfe Judgment.....	1,612.35
Bankers Trust Company.....	60.15
Miscellaneous Expense—Int. Paid, Protest Fees, Etc.....	1,721.51
Preferred Claim.....	83.00
Unproven Claims.....	777.99
Preferred Claim Paid First Dividend.....	1,192.56
Individual Claims First Dividend Withdrawn.....	11.25

Total.....	\$ 191,808.04
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DISBURSEMENTS

March 27, 1922, to December 31, 1923.....	\$
Due from State Bank Commissioner.....	15,978.21
Cash on Hand.....	5,234.18
Bills Payable.....	30,743.22
General Expense.....	2,808.09
Administration Expense, Salaries.....	9,155.00
Legal Expense.....	24.85
Pre-Closing Expense.....	970.11
Preferred Claim.....	40.00
Interest Paid.....	4,114.41
Loan Protection.....	2,296.25
Overdraft Stockyards National Bank, Denver.....	18,961.33
Nucla State Bank Purchase (Net).....	1,744.32
Total Dividends Paid (20 per cent).....	38,969.22

Total.....	\$ 131,039.19
Total Claims Unproven:	
Individual Deposits.....	\$ 589.27
Savings Accounts.....	177.54
Time Certificates.....	2.00
Cashier's Checks.....	9.18
Preferred Claim.....	83.00
Balance of Claims after 1st Div. Paid.....	151,977.83
First Dividend Paid.....	38,969.22

Total.....	\$ 191,808.04
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THE CITIZENS STATE BANK, LAMAR, COLORADO

R. L. Ritchey, Special Deputy in Charge

RESOURCES

	May 26, 1922	Dec. 31, 1923
Loans and Discounts.....	\$ 290,149.92	\$ 212,102.14
Overdrafts.....	2,412.09	815.32
Furniture and Fixtures.....	4,096.38	1,775.21
Bonds.....	285.46	85.46
Banking House.....	10,000.00	.....
Other Real Estate.....	2,000.00	11,275.92
Cash Items.....	4,263.37	216.04
Transit Account.....	792.54	.....
Mech. & Metals National Bank.....	213.21	.....
Commonwealth National Bank.....	8,485.95	6,510.11
Central Savings Bank.....	5,033.72	.....
First National Bank, Wichita.....	989.25	.....
Traders National Bank.....	273.05	.....
Lamar National Bank.....	564.76	.....
Cash on Hand.....	1,574.53	.....
Internal Revenue Stamps.....	100.00	.....
Profit and Loss.....	4,548.54	.....
State Bank Commissioner.....	.....	47.31
Interest Paid.....	.....	5,709.94
Valley State Bank.....	.....	588.84
Pre-Administration Expense.....	.....	950.54
General Expense.....	.....	978.87
Dividends Paid.....	.....	6,009.59
Expense, Salaries.....	.....	49,911.30
Totals.....	\$ 335,782.77	\$ 304,375.89

COLLECTIONS

	May 26, 1922, to December 31, 1923
Loans and Discounts.....	\$ 57,200.66
Interest Collected.....	5,916.85
Overdrafts.....	1,043.73
Bonds.....	442.50
Furniture and Fixtures.....	2,321.17
Box Rent.....	4.80
Revenue Stamps.....	19.77
Cash Items.....	3,994.55
Cash on Returned Items.....	2,615.85
Cash on Hand at Closing and Collected from Banks.....	10,658.73
Profit and Loss.....	4,331.76
Other Real Estate.....	13.55
Banking House.....	10,000.00
Total.....	\$ 98,563.92

LIABILITIES

	May 26, 1922	Dec. 31, 1923
Capital Stock.....	\$ 35,000.00	\$ 35,000.00
Surplus Fund.....	17,500.00	17,500.00
Bills Payable.....	26,400.00	.....
Reserved for Taxes.....	1,961.66	704.07
Savings Accounts.....	18,131.99	363.34
Trust Funds.....	2,521.36	580.84
Individual Deposits.....	194,360.08	4,322.52
Due to Banks.....	6,649.86	.....
Demand Certificates.....	2,500.00	.....
Time Certificates.....	27,677.81	620.00
Cashier's Checks.....	3,080.01	175.46
Interest Received.....	.....	6,090.83
Box Rent.....	.....	4.80
Outstanding Drafts.....	75.34
Claims Proven.....	238,938.69

Totals

.....	\$ 335,782.77	\$ 304,375.89
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DISBURSEMENTS

	May 26, 1922, to December 31, 1923
Bills Payable.....	\$ 26,400.00
Salaries.....	7,696.78
Legal Expense.....	1,432.54
General Expense.....	4,279.57
Interest Paid.....	286.21
Taxes Paid.....	1,257.59
Pre-Administration Expense.....	614.45
Dividends Paid (20 per cent).....	49,911.30
Cash on Hand.....	6,685.48

Total

.....	\$ 98,563.92
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THE CITIZENS STATE BANK, LAMAR, COLORADO—Continued

Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 173,575.90	Individual Deposits.....	\$ 4,322.52
Savings.....	17,378.77	Savings Accounts.....	363.34
Due to Banks.....	6,220.76	Trust Funds.....	580.84
Outstanding Drafts.....	7,997.39	Certificates of Deposit.....	620.00
Demand Deposits.....	2,500.00	Cashier's Checks.....	175.46
Certificates of Deposit.....	26,807.23	Outstanding Drafts.....	75.34
Cashier's Checks.....	2,904.55		
Trust Fund.....	887.52		
Miscellaneous	666.57		
Total	\$ 238,938.69	Total	\$ 6,137.50

THE FARMERS STATE BANK OF SPRINGFIELD, COLORADO

R. L. Ritchey, Special Deputy in Charge

RESOURCES		LIABILITIES	
May 27, 1922		May 27, 1922	
Loans and Discounts.....	\$ 64,460.28	Capital Stock.....	\$ 15,000.00
Overdrafts	365.26	Surplus.....	4,000.00
Warrants	233.31	Bills Payable.....	12,500.00
Furniture and Fixtures.....	3,442.67	Individual Deposits.....	57,924.34
Banking House.....	4,000.00	Time Certificates.....	1,787.26
Other Real Estate.....	10,600.00	Cashier's Checks.....	1,516.12
Due from Banks.....	1,048.28	Certified Checks.....	176.30
Cash Items.....	6.40	Reserved for Taxes.....	93.94
Cash on Hand.....	808.34	Outstanding Drafts.....	47.03
Profit and Loss.....	6,736.88	Interest Received.....	1,230.68
Transit	1,296.54	Rentals from Real Estate.....	561.50
Other Resources.....		Assessment Fund.....	384.31
Citizens State Bank.....		Claims Proven.....	64,336.86
Notes in Judgment.....			
Interest Paid.....			
Taxes Paid.....			
Salaries.....			
Legal Expense.....			
General Expense.....			
Dividends Paid.....			
Totals	\$ 92,997.96	Totals	\$ 92,997.96
			\$ 87,241.36

THE FARMERS STATE BANK OF SPRINGFIELD, COLORADO—Continued

COLLECTIONS

May 27, 1922, to December 31, 1923	
Loans and Discounts.....	\$ 31,483.20
Overdrafts.....	364.70
Interest Collected.....	1,126.45
Cash Items.....	353.15
Warrants.....	233.31
Furniture and Fixtures.....	1,502.99
Banking House.....	4,000.00
Returned Items.....	1,304.75
Transit Account.....	1,296.24
Rentals.....	561.50
Assessment Fund.....	384.31
Profit and Loss.....	52.15
Cash on Hand at Closing and Collected from Banks.....	7,561.30
Total.....	\$ 50,224.05

Total Claims Proven After Offsets:

Individual Deposits.....	\$ 53,285.85
Cashier's Checks.....	1,500.85
Certified Checks.....	77.84
Certificates of Deposit.....	1,787.26
Drafts Outstanding.....	7,338.04
Miscellaneous.....	377.12
Total.....	\$ 64,366.86

DISBURSEMENTS

May 27, 1922, to December 31, 1923	
Salaries.....	\$ 2,895.33
Legal Expense.....	1,034.37
General Expense.....	2,436.24
Dividends Paid (40 per cent).....	26,762.33
Bills Payable.....	12,500.00
Taxes Paid.....	1,333.48
Interest Paid.....	69.59
Other Real Estate.....	1,825.69
Cash on Hand.....	1,367.02
Total.....	\$ 50,224.05

Total Claims Unproven:

Individual Deposits.....	\$ 1,635.61
Cashier's Checks.....	15.37
Drafts Outstanding.....	47.03
Total.....	\$ 1,698.01

THE BRISTOL STATE BANK, BRISTOL, COLORADO

R. L. Ritchey, Special Deputy in Charge

RESOURCES

	Aug. 11, 1922	Dec. 31, 1923
Loans and Discounts.....	\$ 56,642.93	\$ 34,265.26
Overdrafts	3.23	.....
Furniture and Fixtures.....	1,900.00	5,990.00
Other Real Estate.....	6,502.00	.....
Cash Items.....	46.58	.....
Commerce Trust Company.....	989.30	1,299.60
Central Savings Bank.....	1,201.72	.....
First National Bank, Lamar.....	2,060.20	620.93
Cash in Vault.....	1,403.86	.....
Profit and Loss.....	198.43	3,431.24
State Bank Commissioner.....	.....	3,042.36
Interest Paid.....	.....	489.59
Taxes Paid.....	.....	567.61
Dividends Paid.....	.....	11,038.66
Pre-Administration Expense.....	397.45
Expense	2,538.79

Totals	\$ 70,948.25	\$ 63,681.49
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COLLECTIONS

	August 11, 1922, to December 31, 1923
Loans and Discounts.....	\$ 17,909.94
Overdrafts .....	.75
Interest Collected.....	840.41
Rents	24.00
Furniture and Fixtures.....	530.00
Cash Items.....	54.61
Profit and Loss.....	111.18
Collected from Banks.....	4,793.75
Cash at Closing.....	1,403.86

Total	\$ 25,668.50
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Total Claims Proven After Offsets:

Individual Deposits.....	\$ 24,655.88
Certificates of Deposit.....	21,058.33
Cashier's Checks.....	1,077.85
Drafts Outstanding.....	1,996.81
Demand Certificates.....	2,500.00
Miscellaneous	901.20

Total	\$ 52,190.07
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LIABILITIES

	Aug. 11, 1922	Dec. 31, 1923
Capital Stock.....	\$ 10,000.00	\$ 10,000.00
Interest Received.....	1,004.72
Rent .....	.....	24.00
Individual Deposits.....	28,377.40	446.00
Time Certificates.....	21,586.22	15.70
Outstanding Drafts.....	.....	1.00
Demand Certificates.....	2,500.00	.....
Bills Payable.....	7,406.78
Cashier's Checks.....	1,077.85
Claims Proven.....	52,190.07

Totals	\$ 70,948.25	\$ 63,681.49
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DISBURSEMENTS

	August 11, 1922, to December 31, 1923
Dividends Paid (20 per cent).....	\$ 11,038.66
Interest Paid.....	54.49
Taxes Paid.....	567.61
Pre-Administration Expense.....	10.00
Bills Payable.....	7,406.78
Salaries.....	1,221.50
Legal Expense.....	411.85
General Expense.....	905.44
Cash on Hand.....	4,052.17

Total	\$ 25,668.50
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Total Claims Unproven:

Individual Deposits.....	\$ 446.00
Time Certificates.....	15.70
Drafts Outstanding.....	1.00

Total	\$ 462.70
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ORCHARD STATE BANK, ORCHARD, COLORADO

Frank Horan, Special Deputy in Charge

RESOURCES

	Jan. 8, 1923	Dec. 31, 1923
Loans and Discounts	\$ 27,236.50	\$ 21,348.75
Overdrafts	206.62	
Banking House	3,082.56	3,082.56
Furniture and Fixtures	2,708.45	2,087.85
Due from Banks	499.14	
Profit and Loss	3,410.47	3,009.45
Cash Items	126.56	
Cash	1,185.15	97.62
Expense, Salaries		2,098.25
Expense, General		623.19
Expense, Legal		290.14
Expense, Administration		183.92
Taxes Paid		267.80
Interest Paid		302.01
Due from State Bank Commissioner		2,957.05
Expense, Preclosing		

Totals	\$ 38,455.45	\$ 36,442.26
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COLLECTIONS

	January 8, 1923, to December 31, 1923
Cash on Hand, January 8, 1923	\$ 1,185.15
Due from Banks	499.14
Cash Items	115.00
Loans and Discounts	6,626.41
Overdrafts	206.62
Interest Received	577.78
Furniture and Fixtures Sold	620.60
Rebates	4.70
Recoveries (Outstanding Drafts)	1,283.00
Rent	121.00
Profit and Loss	216.13
Miscellaneous (French Collection)	150.00

Total	\$ 11,605.53
Total Claims Proven After Offsets:	
Individual Deposits	\$ 12,144.66
Time Deposits	2,860.96
Cashier's Checks	174.73
Outstanding Drafts	2,397.00
Interest Paid	88.11
Expense, Pre-Administration	93.59
Total	\$ 17,759.05

LIABILITIES

	Jan. 8, 1923	Dec. 31, 1923
Capital Stock	\$ 10,000.00	\$ 10,000.00
Surplus	2,000.00	2,000.00
Individual Deposits	13,267.69	885.66
Time Deposits	7,570.52	4,709.56
Cashier's Checks	743.63	384.51
Bills Payable	4,873.61	
Interest Received		577.78
Rent		121.00
Rebates		4.70
Claims Proven		17,759.05

Totals	\$ 38,455.45	\$ 36,442.26
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DISBURSEMENTS

	January 8, 1923, to December 31, 1923
Due from State Bank Commissioner	\$ 2,957.05
Cash on Hand	97.62
Bills Payable	4,873.61
Expense, Salaries	2,098.25
Expense, General	623.19
Expense, Legal	290.14
Expense, Administration	183.92
Taxes Paid	267.85
Interest Paid	213.90

Total	\$ 11,605.53
Total Claims Unproven:	
Individual Deposits	\$ 885.66
Time Deposits	4,709.56
Cashier's Checks	384.51
Total	\$ 5,979.73

THE FLEMING STATE BANK, FLEMING, COLORADO

L. E. Fitzgerald, Special Deputy in Charge

RESOURCES

	Feb. 23, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 91,735.78	\$ 67,641.32
Overdrafts	562.09	320.98
Bonds and Warrants.....	676.03	11.29
Furniture and Fixtures.....	1,900.00	1,623.85
Banking House.....	2,100.00	2,100.00
Other Real Estate.....	8,814.95	8,814.95
Cash Items.....	55.58	.....
Due from Banks.....	34	101.52
Cash	318.53	18.80
Judgments .....	.....	16,304.22
Profit and Loss.....	.....	370.00
Taxes Paid .....	.....	313.90
Expenses .....	.....	3,274.63
Totals	\$ 106,163.30	\$ 100,895.07

COLLECTIONS

February 23, 1923, to December 31, 1923

Cash on Hand, February 23, 1923.....	\$	318.53
Cash Items.....	55.58	
Loans and Discounts.....	7,019.45	
Overdrafts	147.16	
Interest Received.....	1,218.93	
Bonds and Securities.....	638.49	
Recovery Profit and Loss.....	3.00	
Due State Bank Commissioner.....	215.00	
Furniture and Fixtures.....	276.15	
Total	\$	9,892.29

Total Claims Proven After Offsets:

Individual Deposits.....	\$	40,900.75
Savings Deposits.....	507.62	
Certificates of Deposit.....	10,850.19	
Cashier's Checks.....	759.93	
Outstand Drafts.....	163.03	
Bills, Profit and Loss.....	558.95	
Total	\$	53,740.47

LIABILITIES

	Feb. 23, 1923	Dec. 31, 1923
Capital Stock.....	\$ 20,000.00	\$ 20,000.00
Surplus	4,544.79	4,544.79
Profit and Loss.....	176.87	.....
Bills Payable.....	26,302.41	20,000.00
Savings Accounts.....	574.72	60.42
Individual Deposits.....	41,908.66	709.56
Time Certificates.....	11,354.44	.....
Due Reserve Banks.....	475.97	140.87
Cashier's Checks.....	825.44	31.41
Drafts Out.....	.....	219.63
Due State Bank Commissioner.....	.....	215.00
Interest Collected.....	.....	1,232.92
Proven Claims.....	.....	53,740.47
Totals	\$ 106,163.30	\$ 100,895.07

DISBURSEMENTS

February 23, 1923, to December 31, 1923

Cash on Hand December 31, 1923.....	\$	18.80
Due from Banks.....	101.52	
Bills Payable.....	6,183.44	
Taxes Paid.....	313.90	
Legal Expense.....	188.55	
Pre-Closing Expense.....	64.09	
Salary and Administration.....	1,718.00	
General Expense.....	1,303.99	
Total	\$	9,892.29

Total Claims Unproven:

Individual Deposits.....	\$	709.56
Savings Deposits.....	60.42	
Cashier's Checks.....	31.41	
Outstanding Drafts.....	219.63	
Due Reserve Banks.....	140.87	
Total	\$	1,261.89

THE FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO

Vernon Koontz, Special Deputy in Charge

RESOURCES

	March 3, 1923	Dec. 31, 1923
Loans and Discounts	\$ 122,885.43	\$ 60,570.42
Overdrafts	193.06	
Bonds and Securities	6,000.00	3,600.00
Furniture and Fixtures	2,988.05	2,835.55
Banking House	2,850.00	2,850.00
Other Real Estate	9,643.00	9,643.00
Due from Banks		3,098.95
Profit and Loss	3,754.56	2,092.67
Cash Items	37.25	10.50
Checks on Other Banks		30.29
Cash on Hand	3,418.20	6.59
Other Real Estate	471.29	352.86
Due from State Bank Commissioner		4,641.17
General Expense		1,129.85
Salaries		1,877.50
Miscellaneous Expense		379.30
Legal Expense		230.71
Interest Paid		1,619.20
Dividends Paid		36,598.29
Totals	\$ 152,240.84	\$ 131,566.85

COLLECTIONS

	March 3, 1923, to December 31, 1923
Cash on Hand, March 3, 1923	\$ 3,418.20
Cash Items	37.25
Loans and Discounts	69,245.16
Overdrafts	193.06
Interest Received	4,587.80
Furniture and Fixtures	152.50
Recoveries (Expense)	63.36
Bonds and Securities	2,400.00
Profit and Loss	1,697.29
Transit Account	240.50
Farm Account	768.04
Safety Deposit Box Rent	15.25
Savings Accounts	28.07

LIABILITIES

	March 3, 1923	Dec. 31, 1923
Capital Stock	\$ 15,000.00	\$ 15,000.00
Surplus	6,500.00	6,500.00
Bills Payable	14,000.00	
Savings Accounts	2,774.27	23.91
Individual Deposits	54,109.90	319.89
Due to Banks	3,405.98	
Demand Certificates	53,449.40	
Certified Checks	2.00	
Cashier's Checks	2,999.29	603.00
Other Liabilities		15.25
General Claims Proven		104,517.00
Interest Received		4,587.80
Totals	\$ 152,240.84	\$ 131,566.85

DISBURSEMENTS

	March 3, 1923, to December 31, 1923
Due from State Bank Commissioner	\$ 4,641.17
Due from Banks	3,098.95
Cash on Hand	47.38
Bills Payable	14,000.00
Loans and Discounts	6,930.15
General Expense	1,193.21
Salaries	1,877.50
Legal Expense	230.71
Miscellaneous Expense	344.97
Pre-Closing Expense	34.33
Claims Proven	—29.33
Profit and Loss	5.00
	35.40

THE FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO—Continued

Due from Banks.....	3,998.86	Preferred Claim Paid.....	3,280.26
		Interest Paid.....	1,619.20
		Claims Proven.....	364.11
			—1,255.09
		Farm Account.....	890.11
		Dividends Paid (35 per cent).....	36,598.29
		Offsets:	
		Individual Deposits.....	8,856.13
		Cashier's Checks.....	1,000.00
		Certified Check.....	2.00
		Certificates of Deposit.....	3,450.00
Total.....	\$ 86,845.34	Total.....	\$ 86,845.34
		Total Claims Unproven:	
Individual Deposits.....	\$ 41,653.62	Individual Deposits.....	\$ 319.89
Savings Accounts.....	2,778.43	Savings Accounts.....	23.91
Certificates of Deposit.....	49,999.40	Cashier's Checks.....	603.00
Cashier's Checks.....	1,396.29		
Drafts Outstanding.....	3,607.56		
Miscellaneous.....	5,081.70		
Total.....	\$ 104,517.00	Total.....	\$ 946.80

HUDSON STATE BANK, HUDSON, COLORADO

J. H. Hume, Special Deputy in Charge

RESOURCES		LIABILITIES	
	March 10, 1923	March 10, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 46,155.12	Capital Stock.....	\$ 15,000.00
Overdrafts.....	10.73	Surplus.....	2,500.00
Warrants.....	360.30	Bills Payable.....	15,684.82
Furniture and Fixtures.....	2,155.00	Individual Deposits.....	17,478.76
Banking House.....	1,500.00	Time Certificates.....	3,562.87
Other Real Estate.....	2,260.95	Cashier's Checks.....	365.02
Due from Banks.....	192.41	Cash Long.....	7.16
Profit and Loss.....	121.04	Preferred Claims Proven.....	231.65
Cash Items.....	18.50	General Claims Proven.....	19,754.71
Cash on Hand.....	1,824.58	Claims Unproven.....	1,286.89
Other Resources.....		Interest Collected.....	628.82
State Bank Commissioner.....			
General Expense.....			
Salary Special Deputy.....			
Legal Expense.....			
Interest on Claims.....			
Expense Before Closing.....			
Totals.....	\$ 54,598.63	Totals.....	\$ 54,598.63
			\$ 49,402.07

HUDSON STATE BANK, HUDSON, COLORADO—Continued

COLLECTIONS		DISBURSEMENTS	
March 10, 1923, to December 31, 1923		March 10, 1923, to December 31, 1923	
Cash on Hand, March 10, 1923.....	\$ 1,824.58	Due from State Bank Commissioner.....	\$ 2,731.49
Due from Banks, March 10, 1923.....	192.41	Due from Banks.....	280.63
Cash Items.....	4.00	Cash on Hand.....	150.00
Loans, Offsets not Included.....	7,971.10	Bills Payable.....	5,684.82
Overdrafts.....	.82	General Expense.....	600.81
Interest, Offsets not Included.....	557.62	Salary of Special Deputy.....	1,500.00
Miscellaneous Receipts.....	11.41	Legal Expense.....	85.11
Warrants.....	7.65	Previous to Closing Expense.....	745.10
Drafts Outstanding March 10, 1923.....	1,208.37		
Total.....	\$ 11,777.96	Total.....	\$ 11,777.96
Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 15,404.54	Individual Deposits.....	\$ 1,058.44
Certificates of Deposit.....	3,156.53	Certificates of Deposit.....	6.34
Cashier's Checks.....	262.43	Cashier's Checks.....	36.81
Drafts Outstanding.....	1,023.07	Drafts Outstanding.....	185.30
Expense Before Closing.....	69.65		
Interest on Certificates.....	70.14		
Total.....	\$ 19,986.36	Total.....	\$ 1,286.89

THE FARMERS STATE BANK, KEOTA, COLORADO

S. R. Epsteen, Special Deputy in Charge

RESOURCES		LIABILITIES	
April 28, 1923		April 28, 1923	
Loans and Discounts.....	\$ 34,480.57	Capital Stock.....	Dec. 31, 1923
Overdrafts.....	232.15	Surplus Fund.....	\$ 10,000.00
Furniture and Fixtures.....	2,172.00	Bills Payable.....	2,000.00
Banking House.....	2,398.00	Individual Deposits.....	11,892.55
Other Real Estate.....	3,000.00	Demand Certificates.....	10,070.08
Due from Banks.....	983.27	Time Certificates.....	2,000.00
Profit and Loss.....	562.91	Cashier's Checks.....	7,936.56
Cash Items.....	116.07	General Claims Proven.....	1,543.59
Cash on Hand.....	1,497.81	Interest Received.....	24.83
Due from State Bank Commissioner.....	—		126.97
General Expense.....	—		21,037.68
Salaries.....	—		392.15
Legal Expense.....	—		
Interest Paid.....	—		
Taxes Paid.....	—		
Pre-Administration Expense.....	—		
Totals.....	\$ 45,442.78	Totals.....	\$ 45,442.78
			\$ 38,470.34

THE FARMERS STATE BANK, KEOTA, COLORADO—Continued

COLLECTIONS

April 28, 1923, to December 31, 1923	
Cash on Hand, April 28, 1923.....\$	
Cash Items	2,481.08
Loans and Discounts.....	116.07
Overdrafts	8,984.00
Interest Received.....	184.39
Miscellaneous Receipts.....	392.15
Furniture and Fixtures Sold.....	241.56
	286.00
Total	<u>\$ 12,685.25</u>

DISBURSEMENTS

April 28, 1923, to December 31, 1923	
Due from State Bank Commissioner.....\$	
Due from Banks.....	2,021.83
Bills Payable.....	414.08
General Expense.....	7,606.15
Salaries	528.03
Legal Expense.....	1,050.00
Pre-Closing Expense.....	88.15
Profit and Loss.....	43.92
Interest Paid.....	202.72
Taxes Paid.....	153.58
	576.79
Total	<u>\$ 12,685.25</u>

Total Claims Unproven:

Individual Deposits.....\$	602.31
Certificates of Deposit.....	24.83
Cashier's Checks.....	126.97
Total	<u>\$ 754.11</u>

Total Claims Proven After Offsets.....\$ 21,037.68

THE LA VETA STATE BANK, LA VETA, COLORADO

C. R. Henderson, Special Deputy in Charge

RESOURCES

	June 25, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 192,359.96	\$ 176,398.68
Overdrafts	1,850.75	290.20
Bonds and Securities.....	1,143.75	5,991.25
Furniture and Fixtures.....	6,037.00	3,500.00
Banking House.....	3,500.00	23,877.77
Other Real Estate.....	24,877.77	1,115.09
Due from Banks.....	1,171.65	427.40
Cash on Hand.....	536.55	7,046.29
Due from State Bank Commissioner.....		102.94
General Expense.....		1,290.00
Salaries		276.11
Miscellaneous Expense.....		424.18
Administration Expense.....		76.80
Legal Expenses.....		73.42
Protection Expense.....		181.14
Pre-Closing Expense.....		4.25
Protest Fees Allowed.....		874.95
Taxes Paid.....		1,470.91
Interest Paid.....		5,478.74
Claims Offset.....		
Totals	\$ 231,477.43	\$ 228,900.12

COLLECTIONS

	June 25, 1923, to December 31, 1923
Cash on Hand, June 25, 1923.....	\$ 536.55
Loans and Discounts.....	15,961.28
Overdrafts	1,560.55
Interest Received.....	1,127.85
Miscellaneous Receipts.....	200.50
Recoveries	290.00
Bonds and Securities.....	2,643.75
Furniture and Fixtures Sold.....	45.75
Real Estate Sold.....	1,000.00
Bank Balances Drawn.....	6,144.04
Total	\$ 29,510.27

LIABILITIES

	June 25, 1923	Dec. 31, 1923
Capital Stock.....	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	5,000.00	5,000.00
Undivided Profits.....	550.65	605.77
Bills Payable.....	34,521.99	32,021.99
Savings Accounts.....	4,353.41	
Individual Deposits.....	71,054.75	
Due to Banks.....	1,222.86	
Time Certificates Deposit.....	82,370.64	
Certified Checks.....	257.90	
Cashier's Checks.....	1,366.94	
Reserved for Int. and Taxes.....	278.29	278.29
Preferred Claims Proven.....		813.00
General Claims Proven.....		165,621.91
Claims Unproven.....		3,230.81
Interest Received.....		1,127.85
Miscellaneous Earnings.....		200.50
Totals	\$ 231,477.43	\$ 228,900.12

DISBURSEMENTS

	June 25, 1923, to December 31, 1923
Due from State Bank Commissioner.....	\$ 7,046.29
Due from Banks.....	1,115.09
Cash on Hand.....	427.40
Bills Payable.....	12,500.00
General Expense.....	102.94
Administration Expense and Salaries.....	1,990.29
Legal and Protection Expense.....	150.22
Taxes Paid.....	874.95
Interest Paid.....	302.12
Claims Offset on Collections.....	4,990.45
Undivided Profits.....	10.52
Total	\$ 29,510.27

THE LA VETA STATE BANK, LA VETA, COLORADO—Continued

Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 65,318.97	Individual Deposits.....	\$ 2,403.69
Savings Accounts.....	4,177.93	Savings Accounts.....	94.05
Certificates of Deposit.....	80,997.78	Certificates of Deposit.....	57.52
Cashier's Checks.....	948.79	Certified Checks.....	257.90
Drafts Outstanding.....	9,096.41	Cashier's Checks.....	3.35
Miscellaneous.....	416.29	Drafts Outstanding.....	414.30
Total.....	\$ 160,956.17	Total.....	\$ 3,230.81

THE HASTY STATE BANK, HASTY, COLORADO

R. L. Ritchey, Special Deputy in Charge

RESOURCES

	Jan. 26, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 24,602.18	\$ 17,018.26
Overdrafts.....	11.03	.....
Banking House.....	1,900.00	1,900.00
Furniture and Fixtures.....	2,850.00	2,490.00
United States Bonds.....	1,200.00	.....
Other Bonds.....	104.48	.....
Real Estate.....	4,775.00	6,375.00
First National Bank.....	.....	430.70
Citizens State Bank.....	.....	537.92
State Bank Commissioner.....	.....	114.60
Pre-Administration Expense.....	.....	373.17
Expense, Salaries.....	.....	1,665.00
Insurance Account.....	.....	56.00
Due from Banks.....	1,548.43	.....
Taxes Paid.....	.....	208.93
Interest Paid.....	.....	29.03
Cash Items.....	97.78	17.60
Profit and Loss.....	2,252.93	2,223.84
Cash on Hand.....	76.45	.....
Transit Account.....	11.55	.....
Expense.....	.....	880.86
Totals.....	\$ 39,429.83	\$ 34,320.91

LIABILITIES

	Jan. 26, 1923	Dec. 31, 1923
Capital Stock.....	\$ 10,000.00	\$ 10,000.00
Surplus.....	1,000.00	1,000.00
Bills Payable.....	9,400.00	1,400.00
Interest Received.....	.....	517.79
Individual Deposits.....	14,257.09	732.90
Demand Certificates.....	2,500.00	.....
Time Certificates.....	1,220.20	13.00
Cashier's Checks.....	1,052.54	120.54
Outstanding Drafts.....	.....	146.28
Claims Proven.....	.....	20,390.40
Totals.....	\$ 39,429.83	\$ 34,320.91

THE HASTY STATE BANK, HASTY, COLORADO—Continued

COLLECTIONS

January 26, 1923, to December 31, 1923	
Loans and Discounts.....	\$ 4,179.06
Overdrafts.....	11.03
Interest Collected.....	478.19
United States Bonds.....	1,200.00
Other Bonds and Securities.....	104.48
Furniture and Fixtures.....	360.00
Cash Items.....	27.68
Transit Account.....	11.55
Profit and Loss.....	8.43
Cash from Banks at Closing.....	1,899.22
Cash on Hand at Closing.....	76.45
Total	\$ 8,356.09

Total Claims Proven After Offsets:

Individual Deposits.....	\$ 11,677.73
Certificates of Deposit.....	1,207.20
Cashier's Checks.....	882.04
Outstanding Drafts.....	3,751.77
Demand Deposits.....	2,500.00
Miscellaneous.....	371.66
Total	\$ 20,390.40

DISBURSEMENTS

January 26, 1923, to December 31, 1923	
Cash on Hand.....	\$ 545.30
Salaries.....	1,665.00
Legal Expense.....	280.70
General Expense.....	600.16
Taxes Paid.....	208.93
Insurance Account.....	56.00
Bills Payable.....	5,000.00
Total	\$ 8,356.09

Total Claims Unproven:

Individual Deposits.....	\$ 732.90
Certificates of Deposit.....	13.00
Cashier's Checks.....	120.54
Outstanding Drafts.....	146.28
Total	\$ 1,012.72

THE INTERSTATE TRUST COMPANY, DENVER, COLORADO

E. W. Pfeiffer, Special Deputy in Charge

RESOURCES

	Aug. 23, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 1,277,072.09	\$ 755,784.88
Overdrafts.....	386.31	29.41
United States Bonds.....	185,116.09	276,359.54
Other Bonds and Securities.....	414,396.55	16,250.00
Safe Deposit Vaults.....	16,250.00	23,996.36
Furniture and Fixtures.....	26,665.56	150,000.00
Banking House Equity.....	150,000.00	100,515.43
Other Real Estate.....	34,832.85	99.53
Due from Banks.....	170,846.39	116,586.81
Cash Items.....	2,154.13	18,855.26
Checks on Other Banks.....	4,434.57	52,863.77
Cash on Hand.....	100,191.10	3,099.55
Profit and Loss.....	3,519.01	16,767.32
Due from State Bank Commissioner.....	.....	1,812.53
Pre-Closing Expense.....	.....	3,461.85
Administration Expense.....	.....	.....
Interest Paid.....	.....	.....
Deficiency.....	.....	.....
Totals.....	\$ 2,385,864.65	\$ 1,536,482.27

COLLECTIONS

	August 23, 1923, to December 31, 1923
Cash on Hand, August 23, 1923.....	\$ 104,625.67
Loans and Discounts.....	321,443.15
Interest Received.....	18,999.56
Stockholders Assessments.....	23,285.00
United States Liberty Bonds.....	186,205.15
Other Bonds and Securities.....	127,075.32
Real Estate.....	115.00
Profit and Loss.....	2,071.24
Cash Items.....	799.57
Transit Account.....	552.25
Furniture and Fixtures.....	2,669.20
Trust Funds.....	4.00
Deficiency.....	50.00
Individual Deposits.....	71.00
Overdrafts.....	328.92

LIABILITIES

	Aug. 23, 1923	Dec. 31, 1923
Capital Stock.....	\$ 200,000.00	\$ 200,000.00
Stockholders Assessment.....	.....	23,800.00
Surplus.....	75,000.00	75,000.00
Undivided Profits.....	1,431.71	.....
Savings Accounts.....	1,206,787.78	42,915.43
Trust Funds.....	4,427.47	309.30
Individual Deposits.....	731,067.69	26,941.10
Due to Banks.....	1,549.11	.....
Demand Certificates of Deposit.....	45,781.96	21.00
Time Certificates of Deposit.....	89,991.94	46,683.60
Certified Checks.....	3,475.73	240.11
Cashier's Checks.....	26,351.26	982.59
Outstanding Drafts.....	.....	643.31
Key Deposits.....	.....	1,367.80
Interest Received.....	.....	24,435.11
Claims Allowed.....	.....	1,093,142.92
Totals.....	\$ 2,385,864.65	\$ 1,536,482.27

DISBURSEMENTS

	August 23, 1923, to December 31, 1923
State Bank Commissioner.....	\$ 55,000.00
Administration Expense.....	13,994.38
Pre-Closing Expense.....	1,591.08
Other Real Estate.....	751.58
Dividends Paid.....	728,761.53
Returned Items.....	.....
Savings Accounts.....	220.38
Individual Accounts.....	1,150.09
Cash Items.....	287.00
Due from Banks, Telegrams and Protest Fees..	4.16
Preferred Claims Paid.....	.....
Savings Accounts.....	887.55
Individual Accounts.....	16,619.48
Trust Funds.....	3,591.29
Cashier's Checks.....	2,072.36

THE INTERSTATE TRUST COMPANY, DENVER, COLORADO—Continued

Received from Banks.....	169,800.65	Demand Certificates.....	15,000.00
Pre-Closing Expense.....	3.95	Interest Paid.....	139.36
Administration Expense.....	18.83	Drafts Outstanding.....	529.50
		Profit and Loss.....	152.50
		Pre-Closing Expense.....	664.10
		Deficiency.....	115.31
		Total.....	\$ 841,531.65
		Balance on Hand, December 31, 1923.....	116,586.81
Total.....	\$ 958,118.46	Total.....	\$ 958,118.46
Total Claims Proven After Offsets:			
Individual Deposits.....	\$ 604,744.08	Individual Deposits.....	\$ 16,872.90
Savings Deposits.....	1,167,223.69	Savings Deposits.....	31,933.65
Trust Funds.....	3,761.90	Trust Funds.....	309.30
Certificates of Deposit.....	94,583.00	Certificates of Deposit.....	40,568.70
Certified Checks.....	3,060.62	Certified Checks.....	240.11
Cashier's Checks.....	11,647.63	Cashier's Checks.....	939.42
Drafts Outstanding.....	7,104.82	Drafts Outstanding.....	325.32
Miscellaneous.....	3,190.12	Key Deposits.....	1,367.80
Total.....	\$ 1,895,315.86	Total.....	\$ 92,557.20
Less Preferred Claims Paid:			
Individual Deposits.....	\$ 16,619.48		
Savings Deposits.....	887.55		
Trust Funds.....	3,591.29		
Certificates of Deposit.....	15,000.00		
Cashier's Checks.....	2,072.36		
Outstanding Drafts.....	529.50		
Miscellaneous.....	940.65		
	39,640.83		
	\$ 1,855,675.03		
Claims Withheld:			
Individual Deposits.....	\$ 5,335.70		
Savings Deposits.....	591.43		
Drafts Outstanding.....	6.90		
	5,934.03		
	\$ 1,849,741.00		

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO

E. W. Pfeiffer, Special Deputy in Charge

RESOURCES

	July 27, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 536,946.61	\$ 234,273.10
Overdrafts.....	4,142.66	517.41
Bonds and Securities.....	558,551.38	82,999.56
Premium on Bonds.....	8,278.94	
Other Real Estate.....	25,299.73	24,950.40
Due from Banks.....	80,509.07	
Cash Items.....	2,174.95	443.67
Checks on Other Banks.....	8,503.88	
Cash on Hand.....	60,133.56	
Due from State Bank Commissioner.....		227,773.07
Pre-Closing Expense.....		334.75
Administration Expenses.....		1,021.70
Deficiency "Mandell".....		13,540.68
	465,427.47	465,427.47
Totals.....	\$ 1,749,968.25	\$ 1,051,281.81

COLLECTIONS

	July 27, 1923, to December 31, 1923
Cash on Hand.....	\$ 68,637.44
Cash Items.....	1,831.72
Loans and Discounts.....	215,874.04
Overdrafts.....	2,903.95
Interest.....	18,277.85
Other Bonds and Securities.....	381,386.95
Profit and Loss.....	73,076.10
Rents.....	1,136.05
Stockholders Assessment.....	100,400.00
Other Real Estate.....	392.68
Dividend Checks.....	9,436.44
Transit Account.....	1,540.55
Exchange, Bank Accounts.....	61,765.71
Liberty Bonds.....	600.00

LIABILITIES

	July 27, 1923	Dec. 31, 1923
Capital Stock and Stockholders Assessments.....	\$ 100,000.00	\$ 200,400.00
Surplus Fund.....	30,000.00	30,000.00
Undivided Profits.....	23,120.42	23,120.42
Bills Payable, Re-purchase Agreement.....	72,500.00	
Savings Accounts.....	756,867.82	25,035.62
Trust Funds.....	3,789.57	470.02
Individual Deposits.....	570,812.66	10,429.11
Due to Banks "Mandell Drafts".....	21,000.00	.72
Demand Certificates.....	2,867.36	517.36
Time Certificates.....	143,550.02	1,000.00
Certified Checks.....	694.00	476.85
Cashier's Checks.....	15,766.40	1,572.37
Outstanding Drafts.....		1,373.31
Other Liabilities.....	9,000.00	
General Claims Proven.....		680,707.98
Interest Received.....		19,399.29
Profit and Loss.....		56,778.76
Totals.....	\$ 1,749,968.25	\$ 1,051,281.81

DISBURSEMENTS

	July 27, 1923, to December 31, 1923
State Bank Commissioner.....	\$ 5,000.00
Cash on Hand, December 31, 1923.....	227,773.07
Refunds, Interest.....	69.83
Repurchase Agreement.....	2,074.71
Profit and Loss.....	1,250.20
Rents.....	1,106.25
Administration Expense.....	8,863.91
Pre-Closing Expense.....	833.56
Dividend No. 1.....	691,827.60
Other Bonds and Securities.....	1,000.00
Other Real Estate.....	43.35
Transit Account.....	30.00
Individual Deposits.....	1,543.64
Transfer to Banks.....	52,000.00

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO—Continued

Individual Deposits, Special.....	8,245.01	Preferred Claims:	
Individual Deposits.....	179.42	Trust Funds.....	3,061.30
Transfers from Banks.....	52,000.00	Cashier's Checks.....	261.36
		Individual Deposits.....	520.13
		Certified Checks.....	425.00
Total.....	\$ 997,683.91	Total.....	\$ 997,683.91
Total Claims Proven After Offsets:			
Individual Deposits.....	\$ 470,417.51	Individual Deposits.....	\$ 7,325.29
Savings Deposits.....	731,000.40	Savings Deposits.....	19,828.74
Trust Funds.....	3,562.84	Trust Funds.....	470.02
Certificates of Deposit.....	145,900.02	Certificates of Deposit.....	517.36
Certified Checks.....	449.00	Certified Checks.....	476.85
Cashier's Checks.....	13,426.05	Cashier's Checks.....	1,545.29
Drafts Outstanding.....	4,013.06	Outstanding Drafts.....	974.05
Miscellaneous.....	8,807.60		
Total.....	\$ 1,377,576.48	Total.....	\$ 31,137.60
Less Preferred Claims Paid:			
Individual Deposits.....	\$ 520.13		
Trust Funds.....	3,061.30		
Certified Checks.....	425.00		
Cashier's Checks.....	365.58		
Miscellaneous.....	466.45		
Total.....	\$ 4,838.46		
		Total.....	\$ 1,372,738.02

STRATTON STATE BANK, STRATTON, COLORADO

L. C. Rodgers, Special Deputy in Charge

RESOURCES		LIABILITIES	
	Sept. 12, 1923 \$	Sept. 12, 1923 \$	Dec. 31, 1923 \$
Loans and Discounts.....	112,752.85	Capital Stock.....	25,000.00
Overdrafts.....	67.83	Surplus Fund.....	643.35
Bonds and Securities.....	410.99	Bills Payable.....	14,374.19
Lease Hold.....	1,200.00	Individual Deposits.....	2,972.60
Furniture and Fixtures.....	1,865.00	Certificates of Deposit.....	2,363.99
Banking House.....	2,520.00	Drafts Outstanding.....	10,460.25
Due from Banks.....	132.38	Preferred Claims Proven.....	1,615.56
Profit and Loss.....	3,849.23	General Claims Proven (less offsets).....	273.75
Cash Items.....	84.09	Interest Received.....	79,460.23
Cash on Hand.....	3,539.36	Rentals on Real Estate.....	542.65
Other Resources.....	1,485.00		150.00
Due from State Bank Commissioner.....			
General Expense.....			
Interest Paid.....			
Taxes Paid.....			
Totals.....	\$ 127,906.73	\$ 127,906.73	\$ 123,482.38
COLLECTIONS		DISBURSEMENTS	
	September 12, 1923, to December 31, 1923		September 12, 1923, to December 31, 1923
Cash on Hand and in Banks, Sept. 12, 1923.....	\$ 3,671.74	Due from State Bank Commissioner.....	\$ 388.46
Checks and Cash Items, Sept. 12, 1923.....	84.09	Due from Banks.....	163.97
Cash Items.....	212.71	Cash on Hand.....	696.80
Loans and Discounts.....	4,337.35	Cash Items on Hand.....	18.17
Overdrafts.....	23.75	Bills Payable and Interest Paid Thereon.....	14,487.36
Interest Received.....	542.65	General and Administration Expense.....	1,004.69
Miscellaneous Drafts Afloat.....	10,346.00	Legal Expense.....	237.37
Profit and Loss (Recoveries and Rebates).....	68.04	Pre-Closing Expense.....	54.34
Furniture and Fixtures Sold.....	355.00	Salaries.....	635.77
Other Resources Sold.....	75.00	Cash Items.....	714.87
Rentals on Real Estate.....	150.00	Interest Paid.....	90.83
Bonds and Securities.....	308.54	Taxes Paid.....	1,057.24
		Other Resources.....	625.00
Total.....	\$ 20,174.87	Total.....	\$ 20,174.87
Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 47,191.71	Individual Deposits.....	\$ 2,363.99
Certificates of Deposit.....	26,532.70	Certificates of Deposit.....	10,460.25
Drafts Outstanding.....	5,575.74	Drafts Outstanding.....	1,615.56
Profit and Loss and Interest Paid.....	433.83		
Total Proven.....	\$ 79,733.98	Total Unproven.....	\$ 14,439.80
(Less Offsets.)			

THE NORTHERN BANK & TRUST CO., GREELEY, COLORADO

W. B. Springer, Special Deputy in Charge

RESOURCES

	Nov. 19, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 156,667.36	\$ 133,843.67
Overdrafts	1,421.36	1,000.52
Bonds and Securities.....	1,600.00	7.97
Premium on Bonds.....	671.87	85.20
Furniture and Fixtures.....	10,224.06	10,173.51
Other Real Estate.....	2,504.87	2,574.87
Due from Banks.....	3,899.40	7,896.52
Profit and Loss.....	8,331.93	8,330.23
Cash Items.....	297.94	.....
Checks on Other Banks.....	4,764.08	.....
Cash on Hand.....	5,189.71	32.65
Other Resources.....	170.93	20.93
Due from State Bank Commissioner.....	.....	1,292.18
Miscellaneous Expense.....	.....	866.44
Interest Paid.....	.....	640.49
Accrued Interest.....	.....	101.67
Accrued Expense.....	.....	120.10
Totals	\$ 195,743.51	\$ 166,986.95

LIABILITIES

	Nov. 19, 1923	Dec. 31, 1923
Capital Stock.....	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	15,000.00	15,000.00
Bills Payable.....	28,687.87	.....
Savings Accounts.....	15,720.73	960.63
Individual Deposits.....	62,432.26	23,818.98
Due to Banks.....	..	54.04
Demand Certificates.....	5,000.00	.....
Time Certificates.....	12,079.92	7,027.92
Cashier's Checks.....	6,768.69	710.51
Outstanding Drafts.....	.....	2,380.87
General Claims Proven.....	.....	64,481.10
Interest Received.....	.....	1,552.90
Shareholders Assessment.....	.....	1,000.00
Totals	\$ 195,743.51	\$ 166,986.95

COLLECTIONS

	November 19, 1923, to December 31, 1923
Cash on Hand, November 19, 1923.....	\$ 9,089.11
Checks on Other Banks, November 19, 1923.....	4,764.08
Cash Items.....	135.87
Loans and Discounts.....	15,198.78
Overdrafts	420.84
Interest Received.....	1,492.37
Miscellaneous Receipts	150.00
Outstanding Drafts.....	6,142.16
Shareholders Assessment.....	1,000.00
Bonds and Securities.....	2,178.70
Profit and Loss.....	1.70
Furniture and Fixtures.....	50.55
Total	\$ 40,624.16

DISBURSEMENTS

	November 19, 1923, to December 31, 1923
Due from State Bank Commissioner.....	\$ 1,292.18
Due from Banks.....	7,896.52
Cash on Hand.....	32.65
Bills Payable.....	28,687.87
Legal General Expense.....	866.44
Interest Paid.....	640.49
Checks on Other Banks and Cash Items.....	70.00
Charge to Offsets.....	1,038.01
Total	\$ 40,624.16

THE NORTHERN BANK & TRUST CO., GREELEY COLORADO—Continued

Total Claims Proven After Offsets:		Total Claims Unproven:	
Individual Deposits.....	\$ 34,007.44	Individual Deposits.....	\$ 23,818.98
Savings Deposits.....	11,513.55	Savings Deposits.....	960.63
Certificates of Deposit.....	9,882.74	Certificates of Deposit.....	7,027.92
Cashier's Checks.....	5,094.31	Cashier's Checks.....	710.51
Drafts Outstanding.....	3,761.29	Drafts Outstanding.....	2,380.87
Miscellaneous.....	221.77	Due to Banks.....	54.04
Total.....	\$ 64,481.10	Total.....	\$ 34,952.95

THE BURLINGTON STATE BANK, BURLINGTON, COLORADO

W. S. Bellman, Special Deputy in Charge

RESOURCES

	Dec. 15, 1923	Dec. 31, 1923.
Loans and Discounts.....	\$ 219,181.47	\$ 216,175.65
Overdrafts.....	2,485.94	1,963.59
Bonds and Securities.....	33.27	33.27
Furniture and Fixtures.....	3,500.00	3,500.00
Banking House.....	7,500.00	7,500.00
Other Real Estate.....	2,142.78	2,142.78
Profit and Loss.....	3,023.08	3,245.74
Cash Items.....	1,181.76	1,909.67
Drovers National, Denver.....	240.18	244.13
First National, Friend, Neb.....	155.54	155.54
Northern Tr., Chicago.....	290.00	290.00
Checks on Other Banks.....	1,821.39	Int. 26.63
Cash on Hand.....	2,960.04	557.85
Grant McFerson, Com.....		7,200.00
Expense, General.....		184.14
Expense, Pre-Closing.....		325.00
Due from Banks.....		5,446.79
Totals.....	\$ 244,515.45	\$ 250,900.78

LIABILITIES

	Dec. 15, 1923	Dec. 31, 1923
Capital Stock.....	\$ 15,000.00	\$ 15,000.00
Surplus.....	15,000.00	15,000.00
Bills Payable.....	10,000.00	10,000.00
Individual Deposits.....	140,106.61	116,958.63
First National, Colo. Springs.....	4,208.75	
Time Certificates of Deposit.....	58,184.15	56,606.95
Cashier's Checks.....	2,015.94	2,015.94
Drafts Outstanding.....		10,386.15
Interest Received.....		181.90
Claims Filed.....		24,751.21

Totals.....	\$ 244,515.45	\$ 250,900.78
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THE BURLINGTON STATE BANK, BURLINGTON, COLORADO—Continued

COLLECTIONS

December 15, 1923, to December 31, 1923	
Cash on Hand, December 15, 1923.....	\$ 2,960.04
Checks on Other Banks, December 15, 1923.....	1,821.39
Cash Items.....	399.19
Loans and Discounts.....	3,005.82
Overdrafts.....	522.35
Interest Received.....	181.90
Profit and Loss.....	.60
Total.....	\$ 8,891.29
Total Claims Proven After Offsets:	
Individual Deposits.....	\$ 23,147.38
Certificates of Deposit.....	1,577.20
Interest.....	26.63
Total.....	\$ 24,751.21

DISBURSEMENTS

December 15, 1923, to December 31, 1923	
Due from State Bank Commissioner.....	\$ 7,200.00
Due from Banks.....	377.70
Cash on Hand.....	557.84
General Expense.....	184.14
Pre-Closing Expense.....	325.00
Profit and Loss.....	3.77
Cash Items, Offsets.....	242.84
Total.....	\$ 8,891.29
Total Claims Unproven:	
Individual Deposits.....	\$ 116,958.63
Certificates of Deposit.....	56,606.95
Cashier's Checks.....	2,015.94
Drafts Outstanding.....	10,386.15
Total.....	\$ 185,967.67

THE BANK OF CHEYENNE WELLS, CHEYENNE WELLS, COLORADO

Bert Fitzpatrick, Special Deputy in Charge

RESOURCES

Nov. 20, 1923		Dec. 31, 1923	
Loans and Discounts.....	\$ 77,230.86	\$ 74,192.07	
Overdrafts.....	1,494.86	1,151.12	
Bonds and Securities.....	10.24	10.24	
Furniture and Fixtures.....	3,130.00	3,130.00	
Banking House.....	3,900.00	3,900.00	
Other Real Estate.....	2,268.00	2,268.00	
Due from Banks.....	588.10	1,553.32	
Profit and Loss.....	3,626.71	3,626.65	
Cash Items.....	65.00	680.08	
Cash on Hand.....	1,007.21	817.95	
Revenue Stamps.....	12.06		
Due from State Bank Commissioner.....		1,605.23	
Interest Paid.....		50.11	
Administration Expense.....		800.12	
Totals.....	\$ 93,333.04	\$ 93,784.89	

LIABILITIES

Nov. 20, 1923		Dec. 31, 1923	
Capital Stock.....	\$ 25,000.00	\$ 25,000.00	
Surplus.....	2,500.00	2,500.00	
Bills Payable.....	20,707.11	17,411.64	
Individual Deposits.....	28,953.45	3,223.07	
Time Certificates of Deposit.....	15,203.03	2,415.65	
Certified Checks.....	50.00	50.00	
Cashier's Checks.....	919.45	679.98	
General Claims Proven.....		39,701.24	
Outstanding Drafts.....		2,803.31	
Totals.....	\$ 93,333.04	\$ 93,784.89	

THE BANK OF CHEYENNE WELLS, CHEYENNE WELLS, COLORADO —Continued

COLLECTIONS

November 20, 1923, to December 31, 1923	
Cash on Hand.....	1,007.21
Cash Items.....	35.00
Loans and Discounts.....	3,038.79
Overdrafts.....	343.74
Interest Received.....	31.28
Profit and Loss.....	.06
Collected from Banks.....	849.65
Miscellaneous Receipts.....	78.61
Total	5,384.34

Total Claims Proven After Offsets:	
Individual Deposits.....	23,851.48
Certificates of Deposit.....	12,787.38
Cashier's Checks.....	239.47
Drafts Outstanding.....	2,822.91

Total\$ 39,701.24

DISBURSEMENTS

November 20, 1923, to December 31, 1923	
Due from State Bank Commissioner.....	\$ 1,605.23
Cash on Hand.....	817.95
Bills Payable.....	225.29
Administration Expense.....	800.12
Interest Paid.....	56.85
Offsets	1,878.90
Total	5,384.34

Total Claims Unproven:	
Individual Deposits.....	3,223.07
Cashier's Checks.....	679.98
Certificates of Deposit.....	2,415.65
Certified Checks.....	50.00
Drafts Outstanding.....	2,803.31

Total\$ 9,172.01

THE BANK OF MAYBELL, MAYBELL, COLORADO

E. W. Davis, Special Deputy in Charge

RESOURCES

	Nov. 23, 1923	Dec. 31, 1923
Loans and Discounts.....	\$ 24,803.39	\$ 26,135.09
Overdrafts.....	167.15	166.80
Bonds and Securities.....	4,193.21	4,193.21
Furniture and Fixtures.....	2,160.00	2,160.00
Banking House.....	2,570.00	2,570.00
Due from Banks.....	3,235.73	1,683.34
Profit and Loss.....	167.29	427.83
Cash Items.....	526.97	526.97
Checks in Transit.....		927.75
Cash on Hand.....	1,247.84	
Cash Items.....		82.38
General Expense.....	1,125.73	102.82
Miscellaneous Expense.....	150.04	
Interest Paid.....	230.56	
Due from State Bank Commissioner.....		102.73
		611.38
Totals	\$ 40,577.91	\$ 39,690.20

LIABILITIES

	Nov. 23, 1923	Dec. 31, 1923
Capital Stock.....	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00
Bills Payable.....	2,000.00	
Individual Deposits.....	19,148.26	19,148.26
Time Certificates.....	6,127.02	6,127.02
Cashier's Checks.....	1,019.58	990.29
Interest Received.....	1,227.92	
Miscellaneous Earnings.....	55.13	
Unpaid Draft Account.....		1,680.04
Suspense Account.....		744.69

Totals\$ 40,577.91 \$ 39,690.30

THE BANK OF MAYBELL, MAYBELL, COLORADO—Continued

COLLECTIONS

	November 23, 1923, to December 31, 1923
Cash on Hand, November 23, 1923.....	\$ 1,165.46
Checks on Other Banks, November 23, 1923.....	2,674.79
Credit at First National, Craig.....	560.94
Loans and Discounts.....	668.30
Overdrafts.....	.35
Interest Received.....	1.50
Miscellaneous Receipts.....	51.25
Recoveries.....	539.00
Interest.....	87.57
Transit.....	608.57
Total.....	\$ 6,357.73

Total Claims Proven Before Offsets:

Individual Deposits.....	\$ 12,148.48
Certificates of Deposit.....	1,709.54
Cashier's Checks.....	20.00
Drafts Outstanding.....	1,090.47
Miscellaneous "Coal".....	5.00
Protest Fee on Draft.....	2.50
Bills Payable.....	2,000.00
Total.....	\$ 16,975.99

DISBURSEMENTS

	November 23, 1923, to December 31, 1923
Due from State Bank Commissioner.....	\$ 611.38
Due from Banks.....	1,683.34
Bills Payable.....	2,000.00
General Expense.....	102.82
Pre-Closing Expense.....	1,855.96
Interest Paid.....	104.23
Total.....	\$ 6,357.73

Total Claims Unproven:

Individual Deposits.....	\$ 6,999.78
Certificates of Deposit.....	4,417.48
Cashier's Checks.....	970.29
Drafts Outstanding.....	589.57
Balance Unproven.....	3,998.87
Total.....	\$ 16,975.99

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